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Settlement and Clearing User Manual
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Settlement and Clearing User Manual
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Data Entry Options for Outward Instruments

5505 - Batch Consolidated Cheque Data Entry

For multiple cheque deposits the you have to enter header details followed by the individual cheque details.

Using this option, you can enter details of cheques that are to be consolidated after maintaining the header transaction to consolidate the check deposit thorugh **Consolidated Cheque Deposit** (Fast Path: 6511) option

All the cheques should belong to the same currency, as entered in the batch header, while entering the details of the cheques in a batch.The system verifies the total number of instruments and the total amount with the header information.

Definition Prerequisites

- 6511 - Consolidated Check Deposit
- STM64 - Clearing Type Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar For End Point
- The exchange rate values must be defined and downloaded.

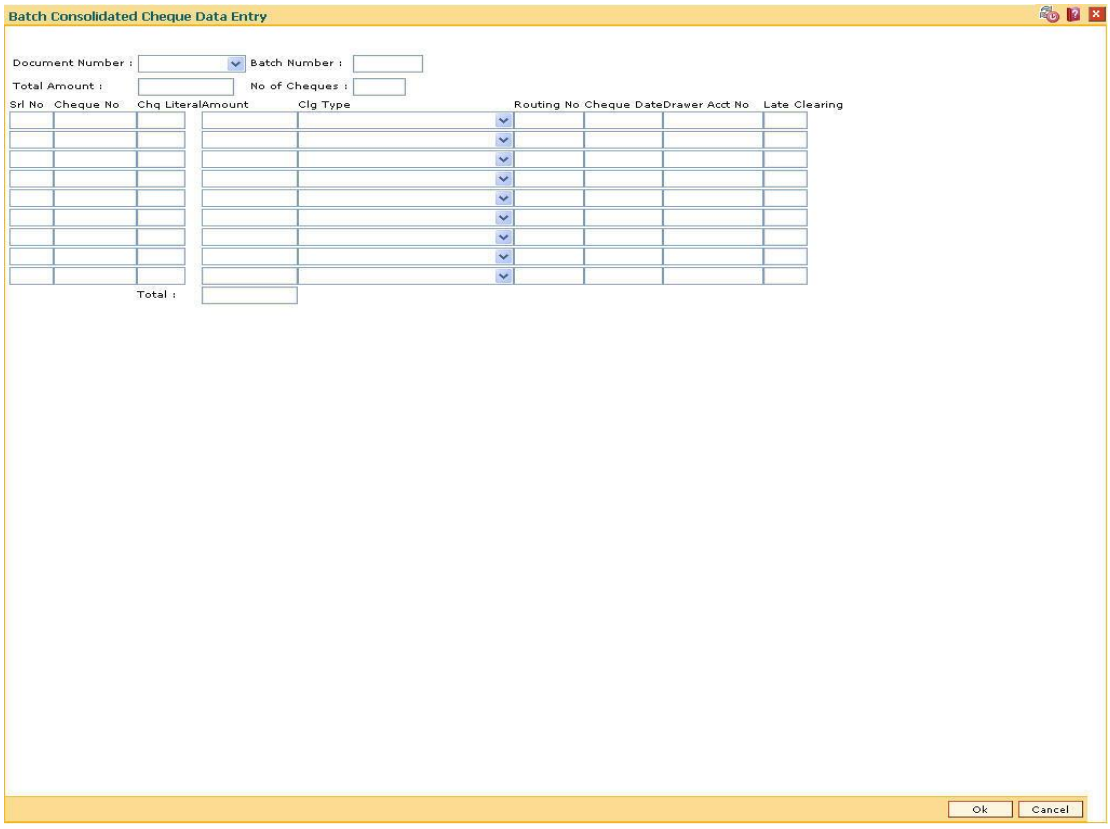
Modes Available

Not Applicable

To open consolidated cheque data entry batch

1. Type the fast path **5505** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > Batch Consolidated Cheque Data Entry**.
2. The system displays the **Batch Consolidated Cheque Data Entry** screen.

Batch Consolidated Cheque Data Entry



Field Description

Field Name	Description
Document Number	[Mandatory, Drop-Down] Select the document number from the drop-down list. This is a serial number generated by the system to track the header batch with the batch number generated at the time of data entry.
Batch Number	[Display] This field displays the batch number. Batch number is a running serial number generated automatically while opening a new batch. This batch number needs to be noted down for future reference.

Field Name	Description
Total Amount	[Display] This field displays the total amount in cheque currency, for all the cheques being deposited into the account.
No of Cheques	[Display] This field displays the total number of cheques entered during the header creation.

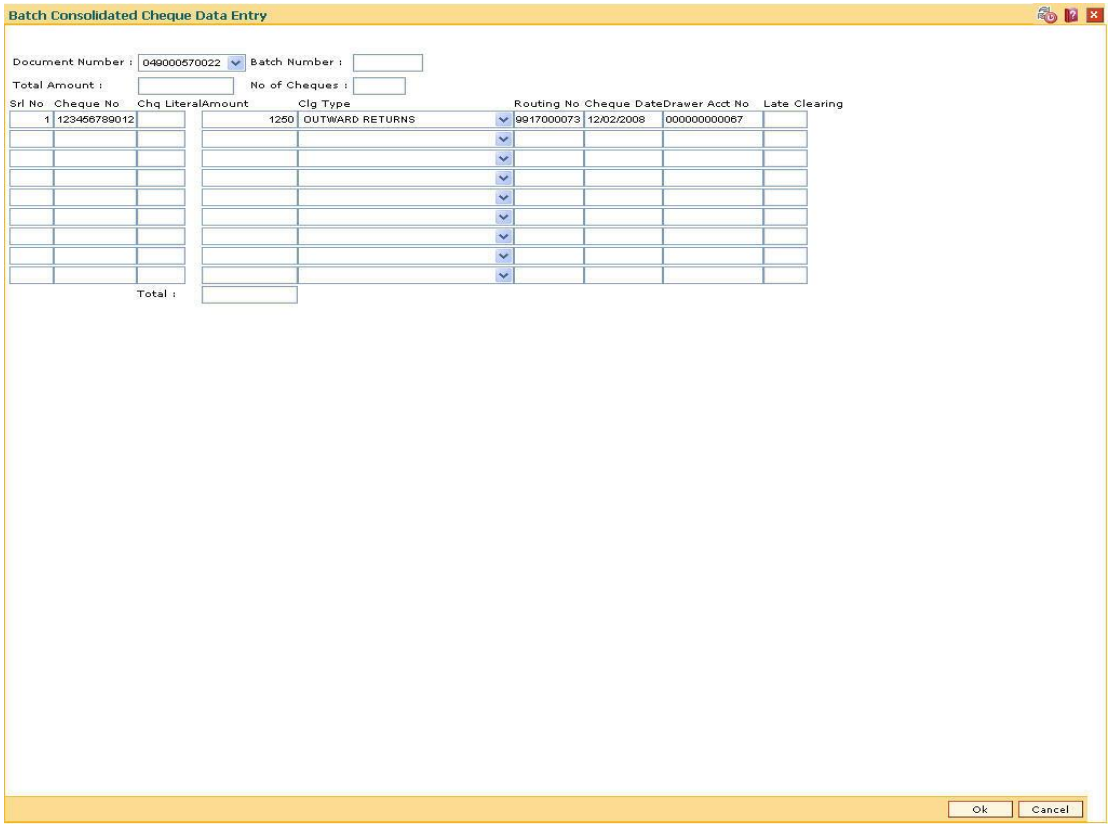
Column Name	Description
Srl No	[Mandatory, Numeric, 3] Type the serial number.
Cheque No	[Mandatory, Numeric, 12] Enter the cheque number of the instrument being deposited.
Chq Literal	[Display] This field displays the description of the cheque from a standard set of definitions. The options are: • Drawing voucher deposit • Guaranteed cheque deposit • House cheque deposit • Local cheque deposit • MO/ PO deposit • Outstation cheque deposit
Amount	[Mandatory, Numeric, 13, Two] Type the cheque amount in the transaction currency.
Clg Type	[Mandatory, Drop Down] Select the clearing type from the drop-down list. The options are: • Regular Clearing • High Value Clearing • Regular 2 Day • Inward Returns • Regular 3 day • Outward Returns

Column Name	Description
Routing No	[Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code, the branch code and the sector code from where the instrument was drawn. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.) = Sector Code / Bank Code + Branch Code. For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Fast Path: STM59) option.
Cheque Date	[Mandatory, dd/mm/yyyy] Type the cheque date, which is present on the instrument. This date has to be less than or equal to current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period defined in the **Settlement Bank Parameters** (Fast Path: STM59) option.
Drawer Acct No	[Mandatory, Numeric, 14] Type the account number of the customer who has drawn the cheques. The drawer account number is the account number of the person who has issued the cheque. The drawer account, generally printed on the cheque leaf ,is the account from where the funds will come into the beneficiary account. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness.

Column Name	Description
Late Clearing	[Display] This field displays the values Y or N for late clearing. The options are: Y - If the late clearing is marked N - If the late clearing is not marked This field displays Y when a customer deposits a cheque after the cut-off time is over, for current posting date for the selected clearing type. The instruments that are deposited in late clearing will be considered as 'Late for clearing'. Such instruments will be treated as deposit for the next working date for all value date calculation.

3. Select the document number from the drop down list.
4. Enter the cheque number and amount.
5. Select the clearing type from the drop-down list.
6. Enter the routing number, cheque date, drawer account number.

Batch Consolidated Cheque Data Entry



7. Click the **Ok** button.

8. The system displays the message "Batch Validated Successfully. Authorization Pending". Click the **OK** button.
9. The details of the cheques are consolidated successfully once the record is authorized.

5506 - Batch Data Entry Outward Clearing

Using this option, a number of cheques belonging to different account holders can be processed for outward clearing. You can also enter details of outward clearing cheques for another branch if it is designated as the clearing branch.

You can enter the cheque details manually, or upload cheque information from a data file provided in a specific format. Bank specific pre-processing routines can be written to convert files to the expected format in this option. Data uploaded from a file is retrieved from and displayed for process initiation.

Definition Prerequisites

- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance

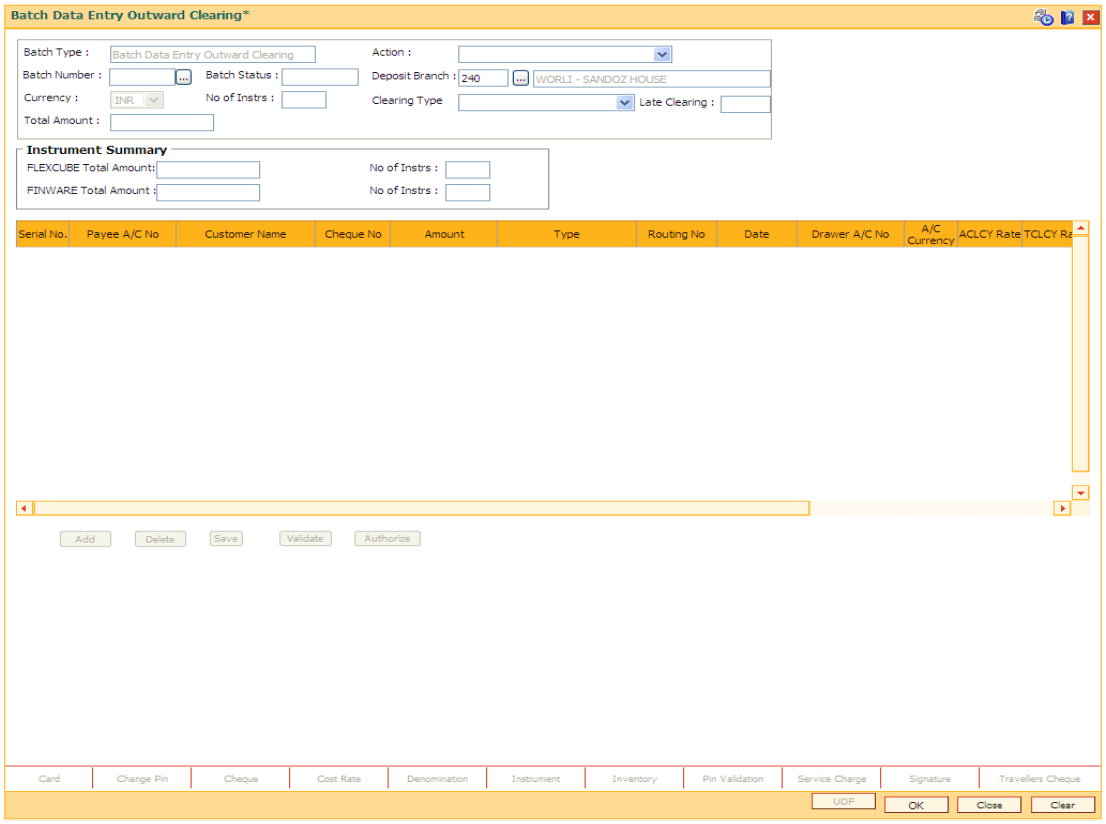
Modes Available

Not Applicable

To open the outward clearing data entry batch

1. Type the fast path **5506** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > Batch Data Entry Outward Clearing**.
2. The system displays the **Batch Data Entry Outward Clearing** screen.

Batch Data Entry Outward Clearing



Field Description

Field Name	Description
Batch Type	[Display] This field displays the batch type.
Action	[Mandatory, Drop-Down] Select the action to be performed from the drop-down list. The options are: • Open Data Entry Batch - Teller can perform the data entry • Reverse Data Entry Batch – The data entry batch will be reversed completely. The batch can be reversed only before authorization. • Modify Data Entry Batch – Modify is used for modifying the details entered. Modification can be used only before authorization. • Authorize Data Entry Batch - Supervisor can authorize • Inquire Data Entry Batch – Teller and supervisor can perform the inquiry.

Field Name	Description
Batch Number	[Display, Editable/Pick List] This field displays the batch number. You can also edit this number and enter the required batch number. The branch generates a batch number, which is a running serial number. This batch number needs to be noted down for future reference.
Batch Status	[Display] This field displays the batch status. After opening a batch for data entry the status of the batch will always be **Unauthorised**, and the status will move from this status to Validated status after the teller completes data entry and submits for authorization. Only validated batches can be authorized by the supervisor.
Deposit Branch	[Mandatory, Pick List] Select the branch where the cheque is deposited from the drop-down list. If centralised data entry is being done, then the branch for which the cheques are being entered can be any branch from the drop-down list provided. The branches belong to the same sector.
Currency	[Mandatory, Drop-Down] Select the currency of the cheque from the drop-down list. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency, and for posting the GL entries it is converted into the local currency of the bank.
No of Instrs	[Mandatory, Numeric, Three] Type the number of instruments being deposited. Up to 100 cheques can be accommodated in one data entry batch. This indicates the number of cheques that are being deposited for the same branch.
Clearing Type	[Mandatory, Drop-Down] Select the applicable clearing type for the batch.
Late Clearing	[Display] This field displays whether late is performed for the clearing type or not.
Instrument Summary	

Field Name	Description
FLEXCUBE Total Amount	[Display] This field displays the FLEXCUBE total amount in the transaction.
No of Instrs	[Display] This field displays the number of instruments being deposited in **FLEXCUBE** account.
FINWARE Total Amount	[Display] This field displays the FINWARE total amount in the transaction.
No of Instrs	Display] This field displays the number of instruments being deposited in **FINWARE** account.

Column Name	Description
Serial No	[Display] This column displays the serial number within the batch.
Payee A/C No	[Mandatory, Numeric, 14] Type the account number to which each cheque will be credited.
Customer Name	[Display] This column displays the name of the account holder.
Cheque No	[Mandatory, Numeric, 12] Type the cheque number, which is present on the MICR line of the instrument. When the cheque is deposited into any payee's account, the cheque number is used to ensure that the duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system). On deposit of every cheque, cheque number along with the routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as **Returned**.
Amount	[Mandatory, Numeric, 13, Two] Type the cheque amount in the transaction currency.

Column Name	Description
Type	[Display] Select the clearing type from the drop-down list. Multiple clearing types can be setup by the bank, where cheques, which are required to be cleared at different times of the day, are deposited so that they can be treated differently. All processes for a cheque such as outward clearing, running of value date, marking late clearing, etc. happen on the basis of the clearing type.
Routing No	[Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code and sector code. The combination can be obtained from the **Routing Branch Maintenance** option. **Routing Number**[1] = Sector Code / Bank Code + Branch Code For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.
Date	[Mandatory, dd/mm/yyyy] Type the date written on the instrument. This date has to be less than or equal to current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period (defined in the **Settlement Bank Parameters** option). If cheque date is greater than the current posting date, then the cheque has to be treated as a post-dated cheque.
Drawee A/C No	[Mandatory, Numeric, 14] Type the account number of the customer who has drawn the cheques. This account number is validated if the routing number entered indicates that the drawer is your own customer.
A/C Currency	[Display] This field displays the account currency.

[1](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

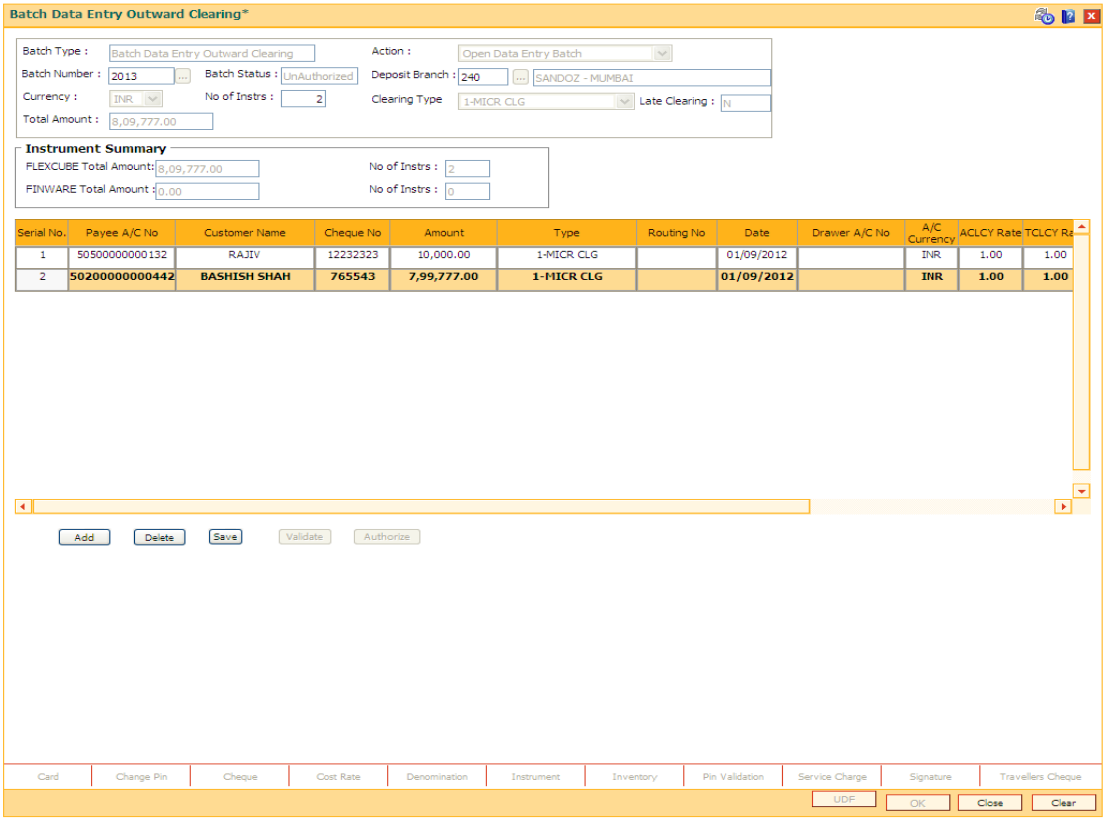
Column Name	Description
ACLCY Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values need to be defined and downloaded. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
TCLCY Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values need to be defined and downloaded. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Transaction Narration	[Mandatory, Alphanumeric, 20] Type the narration. This field displays the default narration, based on the transaction.
System Identity	[Display] This field displays the system identity.
Payee Branch	[Display] This field displays the code of the payee bank.
Delete	[Optional, Check Box] Select the **Delete** check box (es) to delete the rows.

Note: You can add additional rows to the batch by clicking Add button. Incase a particular row needs to be dropped, double click and select the Delete Checkbox.

3. Select the **Open Data Entry Batch** option from the **Action** drop-down list.
4. Select the deposit branch and the currency from the drop-down list.
5. Enter the number of instruments.
6. Click the **Ok** button.
7. The system displays the data entry section.
8. Enter the relevant information in the data entry section.

   OR
   Enter the batch details by selecting the appropriate file in which the individual check details are maintained, using the **Browse** and **Load** button. This file is a delimited file and its format depends on the site implementation.

Batch Data Entry Outward Clearing


Batch Data Entry Outward Clearing*
Batch Type : Batch Data Entry Outward Clearing
Action : Open Data Entry Batch
Batch Number : 2013
Batch Status : UnAuthorized
Deposit Branch : 240 SANDOZ - MUMBAI
Currency : INR
No of Instrs : 2
Clearing Type 1-MICR CLG
Late Clearing : N
Total Amount : 8,09,777.00
Instrument Summary
FLEXCUBE Total Amount: 8,09,777.00
No of Instrs : 2
FINWARE Total Amount : 0.00
No of Instrs : 0
Serial No. | Payee A/C No | Customer Name | Cheque No | Amount | Type | Routing No | Date | Drawer A/C No | A/C Currency | ACLCY Rate | TCLCY Ra
1 | 50500000000132 | RAJIV | 12232323 | 10,000.00 | 1-MICR CLG | | 01/09/2012 | | INR | 1.00 | 1.00
2 | 50200000000442 | BASHISH SHAH | 765543 | 7,99,777.00 | 1-MICR CLG | | 01/09/2012 | | INR | 1.00 | 1.00
Add
Delete
Save
Validate
Authorize
Card
Change Pin
Cheque
Cost Rate
Denomination
Instrument
Inventory
Pin Validation
Service Charge
Signature
Travellers Cheque
UDF
OK
Close
Clear

9. Click the **Save** button.
10. The system displays the message "Data Saved Successfully In the Database". Click the **Ok** button.
11. Click the **Validate** button.
12. The system displays the message "Batch Validated Successfully. Authorization pending..". Click the **Ok** button.
13. The outward clearing data entry batch is added successfully once the record is authorized.

Note: Outward clearing of cheques does not require a header transaction. To change the number of instruments, modify the **No of Instrs** field and click the **Modify** button. Accordingly, the number of data entry rows will change in the Data Entry screen. Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again. For the duplicate entries, the system displays the error message of “Duplicate Cheque No.” For multiple cases of duplicate records found, system highlights all the records.

To reverse the outward clearing data entry batch

1. Select the **Reverse Data Entry Batch** option from the **Action** drop-down list.
2. Enter the batch number in the **Batch Number** field and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.

4. The system displays the message "Batch Reversed Successfully".

To modify the outward clearing data entry batch

1. Select the **Modify Data Entry Batch** option from the **Action** drop-down list.
2. Enter the batch number in the **Batch Number** field and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. Modify the relevant information and click the **Save** button.
5. The system displays the message "Data Saved Successfully In the Database". Click the **Ok** button.
6. Click the **Validate** button.
7. The system displays the message "Batch Validated Successfully. Authorization pending..". Click the **Ok** button.
8. The outward clearing data entry batch is modified successfully once the record is authorized.

To authorize the outward clearing data entry batch (in supervisory mode)

1. Select the **Authorize Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number in the **Batch Number** field and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.
5. Click the **Auth** button.
6. The system displays the message "Batch Processing Successful at Host".

To view the outward clearing data entry batch

1. Select the **Inquire Data Entry Batch** option from the **Action** drop-down list.
2. Enter the batch number in the **Batch Number** field and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.

5606 - Batch Data Entry Outward Clearing

Using this option, a number of cheques belonging to different account holders can be processed for outward clearing. You can also enter details of outward clearing cheques for another branch if it is designated as the clearing branch.

You can enter the cheque details manually, or upload cheque information from a data file provided in a specific format. Bank specific pre-processing routines can be written to convert files to the expected format in this option. Data uploaded from a file is retrieved from and displayed for process initiation.

Definition Prerequisites

- STM59 - Settlement Bank Parameters

- STM54 - Routing Branch Maintenance

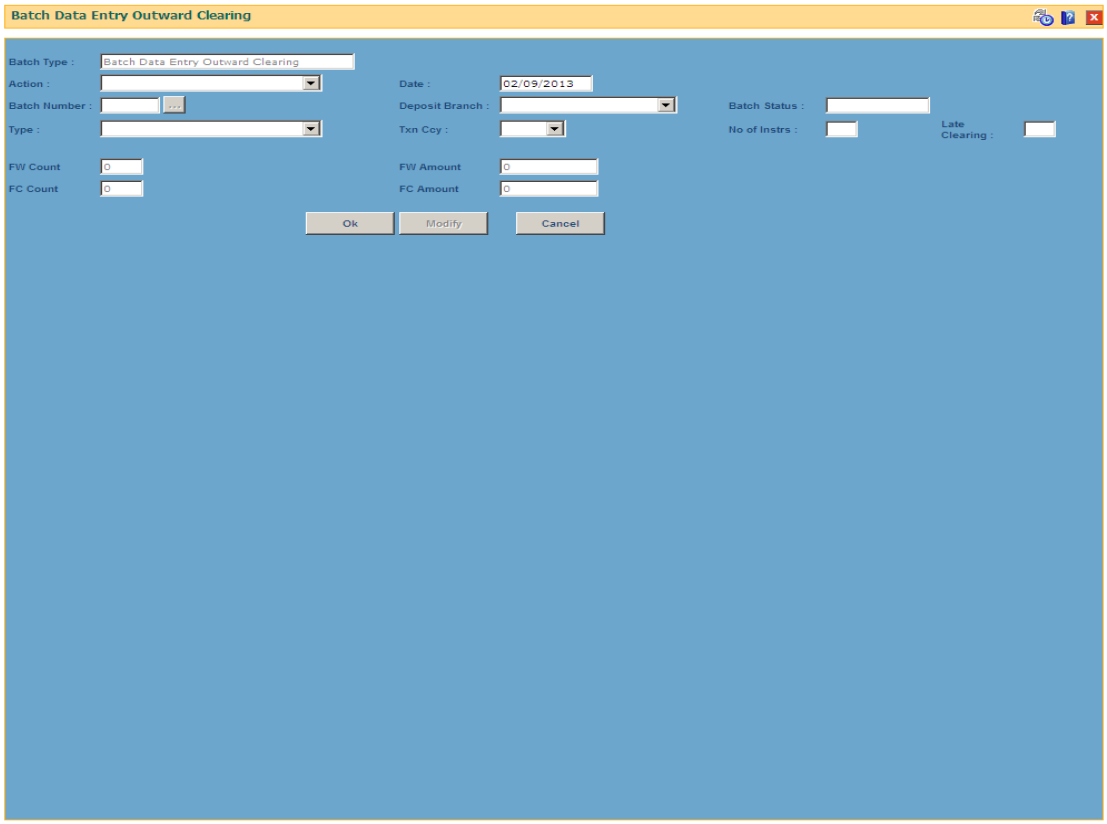
Modes Available

Not Applicable

To open the outward clearing data entry batch

1. Type the fast path **5606** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > Batch Data Entry Outward Clearing**.
2. The system displays the **Batch Data Entry Outward Clearing** screen.

Batch Data Entry Outward Clearing



Field Description

Field Name	Description
Batch Type	[Display] This field displays the batch type.

Field Name	Description
Action	[Mandatory, Drop-Down] Select the action to be performed from the drop-down list. The options are: • Open Data Entry Batch - Teller can perform the data entry • Reverse Data Entry Batch – The data entry batch will be reversed completely. The batch can be reversed only before authorization. • Modify Data Entry Batch – Modify is used for modifying the details entered. Modification can be used only before authorization. • Authorize Data Entry Batch - Supervisor can authorize • Inquire Data Entry Batch – Teller and supervisor can perform the inquiry.
Date	[Display, dd/mm/yyyy] This field displays the current date.
Batch Number	[Display, Editable/Pick List] This field displays the batch number. You can also edit this number and enter the required batch number. The branch generates a batch number, which is a running serial number. This batch number needs to be noted down for future reference.
Deposit Branch	[Mandatory, Pick List] Select the branch where the cheque is deposited from the drop-down list. If centralised data entry is being done, then the branch for which the cheques are being entered can be any branch from the drop-down list provided. The branches belong to the same sector.
Batch Status	[Display] This field displays the batch status. After opening a batch for data entry the status of the batch will always be **Unauthorised**, and the status will move from this status to Validated status after the teller completes data entry and submits for authorization. Only validated batches can be authorized by the supervisor.
Type	[Mandatory, Drop-Down] Select the applicable clearing type for the batch.

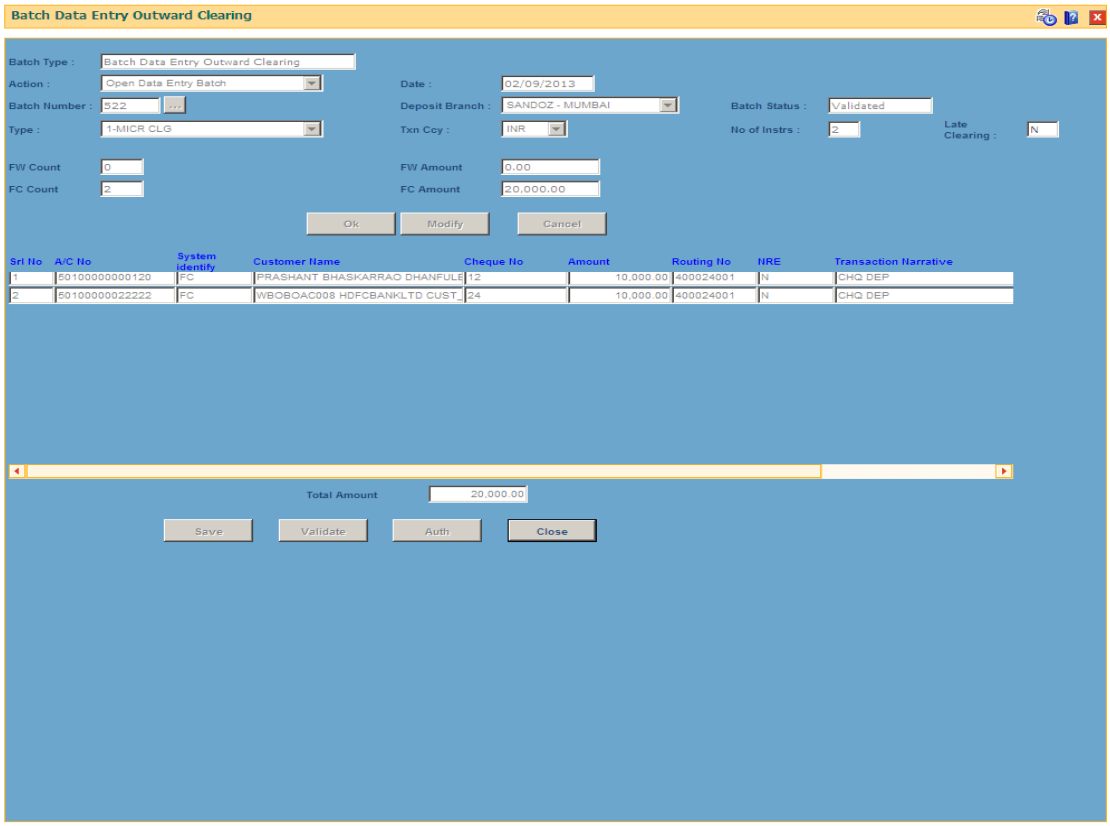
Field Name	Description
Txn Ccy	[Mandatory, Drop-Down] Select the currency of the cheque from the drop-down list. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency, and for posting the GL entries it is converted into the local currency of the bank.
No of Instrs	[Mandatory, Numeric, Three] Type the number of instruments being deposited. Up to 100 cheques can be accommodated in one data entry batch. This indicates the number of cheques that are being deposited for the same branch.
Late Clearing	[Display] This field displays whether late is performed for the clearing type or not. The default value is N.
FW Count	[Display] This field displays the number of instruments being deposited in **FINWARE** account.
FC Count	Display] This field displays the number of instruments being deposited in **FLEXCUBE** account.
FW Amount	[Display] This field displays the FINWARE total amount in the transaction.
FC Amount	[Display] This field displays the FLEXCUBE total amount in the transaction.

Note: You can add additional rows to the batch by clicking Add button. In case a particular row needs to be dropped, double click and select the Delete Checkbox.

3. Select the **Open Data Entry Batch** option from the **Action** drop-down list.
4. Select the clearing type from the **Type** drop-down list.
5. Enter the number of instruments.
6. Click the **Ok** button.
7. The system displays the data entry section.
8. Enter the relevant information in the data entry section.

   OR
   Enter the batch details by selecting the appropriate file in which the individual check details are maintained, using the **Browse** and **Load** button. This file is a delimited file and its format depends on the site implementation.

Batch Data Entry Outward Clearing


Batch Data Entry Outward Clearing
Batch Type : Batch Data Entry Outward Clearing
Action : Open Data Entry Batch
Batch Number : 522
Type : 1-MICR CLG
Date : 02/09/2013
Deposit Branch : SANDOZ - MUMBAI
Txn Ccy : INR
Batch Status : Validated
No of Instrs : 2
Late Clearing : N
FW Count 0
FC Count 2
FW Amount 0.00
FC Amount 20,000.00
Ok
Modify
Cancel
Srl No A/C No System identify Customer Name Cheque No Amount Routing No NRE Transaction Narrative
1 50100000000120 FC PRASHANT BHASKARRAO DHANFULE 12 10,000.00 400024001 N CHQ DEP
2 50100000022222 FC WBOBOAC008 HDFCBANKLTD CUST_ 24 10,000.00 400024001 N CHQ DEP
Total Amount 20,000.00
Save
Validate
Auth
Close

Field Description

Column Name	Description
Serial No	[Display] This column displays the serial number within the batch.
A/C No	[Mandatory, Numeric, 14] Type the account number to which each cheque will be credited.
System Identity	[Display] This field displays the system identity.
Customer Name	[Display] This column displays the name of the account holder.

Column Name	Description
Cheque No	[Mandatory, Numeric, 12] Type the cheque number, which is present on the MICR line of the instrument. When the cheque is deposited into any payee's account, the cheque number is used to ensure that the duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system). On deposit of every cheque, cheque number along with the routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as **Returned**.
Amount	[Mandatory, Numeric, 13, Two] Type the cheque amount in the transaction currency.
Routing No	[Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code and sector code. The combination can be obtained from the **Routing Branch Maintenance** option. **Routing Number**[2] = Sector Code / Bank Code + Branch Code For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.
NRE	[Display] This field displays whether the account is an NRE account or not. Values are shown as Y/N.
Transaction Narrative	[Mandatory, Alpha numeric, 20] Type the narration. This field displays the default narration, based on the transaction.

[2](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Column Name	Description
Date	[Mandatory, dd/mm/yyyy] Type the date written on the instrument. This date has to be less than or equal to current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period (defined in the **Settlement Bank Parameters** option). If cheque date is greater than the current posting date, then the cheque has to be treated as a post-dated cheque.
Payee Branch	[Display] This field displays the code of the payee bank.

9. Click the **Save** button.
10. The system displays the message "Data Saved Successfully In the Database". Click the **Ok** button.
11. Click the **Validate** button.
12. The system displays the message "Batch Validated Successfully. Authorization pending..". Click the **Ok** button.
13. The outward clearing data entry batch is added successfully once the record is authorized.

Note: Outward clearing of cheques does not require a header transaction. To change the number of instruments, modify the **No of Instrs** field and click the **Modify** button. Accordingly, the number of data entry rows will change in the Data Entry screen. Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again. For the duplicate entries, the system displays the error message of “Duplicate Cheque No.” For multiple cases of duplicate records found, system highlights all the records.

To reverse the outward clearing data entry batch

1. Select the **Reverse Data Entry Batch** option from the **Action** drop-down list.
2. Enter the batch number in the **Batch Number** field and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the message "Batch Reversed Successfully".

To modify the outward clearing data entry batch

1. Select the **Modify Data Entry Batch** option from the **Action** drop-down list.
2. Enter the batch number in the **Batch Number** field and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. Modify the relevant information and click the **Save** button.
5. The system displays the message "Data Saved Successfully In the Database". Click the **Ok** button.
6. Click the **Validate** button.

7. The system displays the message "Batch Validated Successfully. Authorization pending..". Click the **Ok** button.
8. The outward clearing data entry batch is modified successfully once the record is authorized.

To authorize the outward clearing data entry batch (in supervisory mode)

1. Select the **Authorize Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number in the **Batch Number** field and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.
5. Click the **Auth** button.
6. The system displays the message "Batch Processing Successful at Host".

To view the outward clearing data entry batch

1. Select the **Inquire Data Entry Batch** option from the **Action** drop-down list.
2. Enter the batch number in the **Batch Number** field and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.

6511 - Consolidated Cheque Deposit

FLEXCUBE allows the entry of a single cheque deposit, multiple cheque deposit and file upload for bulk cheque deposits.

When multiple cheques are to be deposited into the same account,you have to open a header for the account that indicates the total number and total value of the cheques that are deposited by the customer. The header transaction generates a document number that can be subsequently used to enter the cheque details for that account. All cheques deposited in one consolidated batch, should belong to the same currency. This transaction has to be followed by Consolidated Cheque Batch Data Entry transaction for posting the individual details of cheque.

Definition Prerequisites

- BAM14 - Rewards and Service Charges definition
- BAM09 - Issuer Maintenance
- BAM56 - Currency Codes Maintenance
- STM64 - Clearing Type MaintenanceThe exchange rate values must be defined and downloaded.

Modes Available

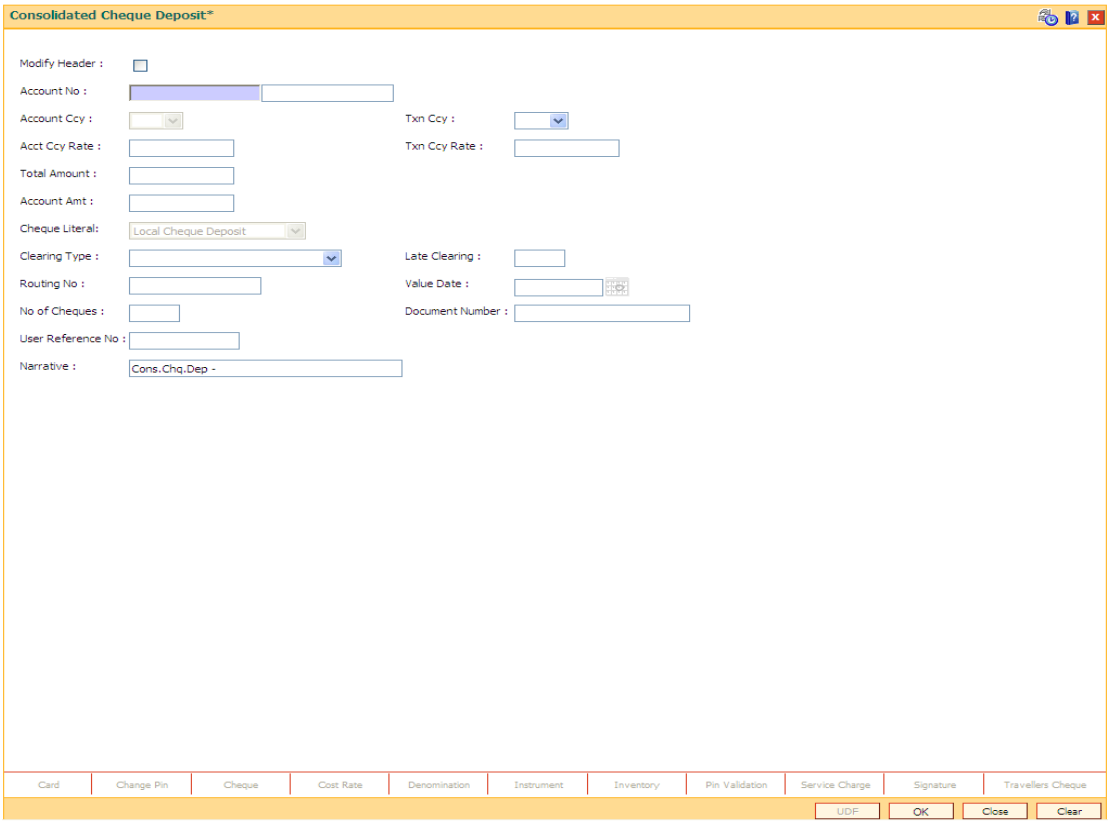
Not Applicable

To deposit the consolidated cheques

1. Type the fast path **6511** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > Consolidated Cheque Deposit**.

2. The system displays the **Consolidated Cheque Deposit** screen.

Consolidated Cheque Deposit



Field Description

Field Name	Description
Modify Header	[Optional, Check Box] Select the **Modify Header** check box to rectify any error in the header transaction posted earlier. This field is enabled only when the document header has been reversed from the **Search Electronic Journal** screen. If you select the check box, the system displays the **Old Document Number** field and all the other fields will be disabled.
Old Document Number	[Conditional, Pick List] Select the old document number from the pick list. This field is enabled only if the **Modify Header** check box is selected.
Account No	[Mandatory, Numeric, 14] Type the CASA account number on which consolidated cheque deposit is to be done.

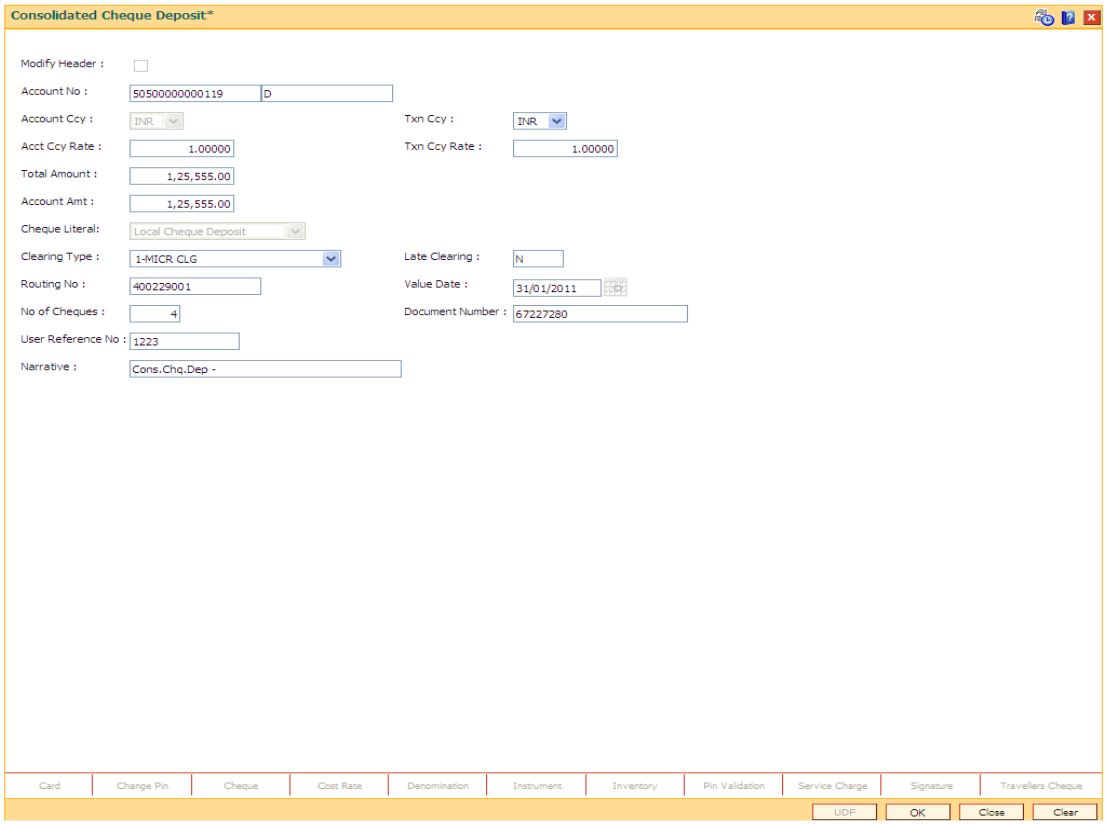
Field Name	Description
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Txn Ccy	[Mandatory, Drop-Down] Select the cheque currency from the drop-down list. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Total Amount	[Mandatory, Numeric, 15] Type the total amount of all the cheques being deposited to the account in the transaction currency. This is the amount by which the account’s unclear balance is updated. You have to ensure that the correct amount is entered; else the system will not allow the user to complete data entry in the consolidated batch data entry mode, if the total of the individual cheques amounts is not equal to this amount.

Field Name	Description
Account Amt	[Display] This field displays the amount in account currency. *Account Amount = Total Amount / Account Currency Rate * Transaction Currency Rate*
Cheque Literal	[Mandatory, Drop-Down] Select the cheque literal from the drop-down list. This field is not used in any processing.
Clearing Type	[Conditional, Drop-Down] Select the clearing type from the drop-down list. The bank can set up multiple clearing types, where cheques that are required to be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happens on the basis of the clearing type.This field is disabled if the Modify Header is checked. **For more information on clearing refer to Clearing Type Maintenance option.** **Note:In a decentralized clearing set up a particular Clearing type will be restricted or available to a branch depending upon the maintenance carried out in the options.**
Late Clearing	[Display] This field displays the values **Y** or **N** for late clearing. The options are: • Y - If the late clearing is marked. • N - If the late clearing is not marked This field displays **Y** when a customer deposits a cheque after the cut-off time is over, for current posting date for the selected clearing type. The instruments that are deposited in late clearing will be considered as 'Late for clearing'. Such instruments will be treated as deposit for the next working date for all value date calculation.
Routing Number	[Mandatory, Numeric, Nine] Type the routing number for which the details are to be maintained. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the Routing Branch Maintenance (Fast Path: STM54) option.
Value Date	[Display] This field displays the value date of the cheque.

Field Name	Description
No of Cheques	[Mandatory, Numeric, Three] Type the total number of cheques being deposited into the account. It should be more than one. Number of cheques per batch can not be more than 200.
Document Number	[Display] This field displays the serial number. A serial number generated by the system to track the header batch with the actual branch batch number generated at the time of data entry. This number needs to be noted down and linked correctly to the batch opened for posting the instruments.
User Reference No	[Mandatory, Alphanumeric, 16] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

3. Select the **Modify Header** check box if the account is having document number.
   OR
   Enter the account number and the total value of the cheques deposited by the user.
4. Select the cheque literal and clearing type from the drop-down list.
5. Enter the number of cheques.

Consolidated Cheque Deposit



6. Click the **Ok** button.
7. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
8. The system displays the **Document Receipt** screen.
9. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the **Yes** button.
   OR
   Click the **Cancel** button.
10. The system displays the document number. The document number or the header number associated with the consolidated batch. This number is used while performing the consolidated check batch data entry. Click the **OK** button.

6512 - Consolidated Cheque Batch Data Entry

For multiple cheque deposits, you have to first enter the header details followed by the individual cheque details.

Using this option, you can enter details of cheques that are to be consolidated after maintaining the header transaction to consolidate the cheque deposit through **Consolidated Cheque Deposit** (Fast Path: 6511) option. All the cheques should belong to the same currency, as entered in the Batch header, while entering the details of the cheques in a batch. You can also upload files, as against manual data entry, once the header is created.

For the duplicate entries, the system displays the error message of “Duplicate Cheque No.”

The system verifies the total number of instruments and the total amount with the header information.

Definition Prerequisites

- STM64 - Clearing Type Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- 6511 - Consolidated Cheque Deposit
- The exchange rate values must be defined and downloaded.

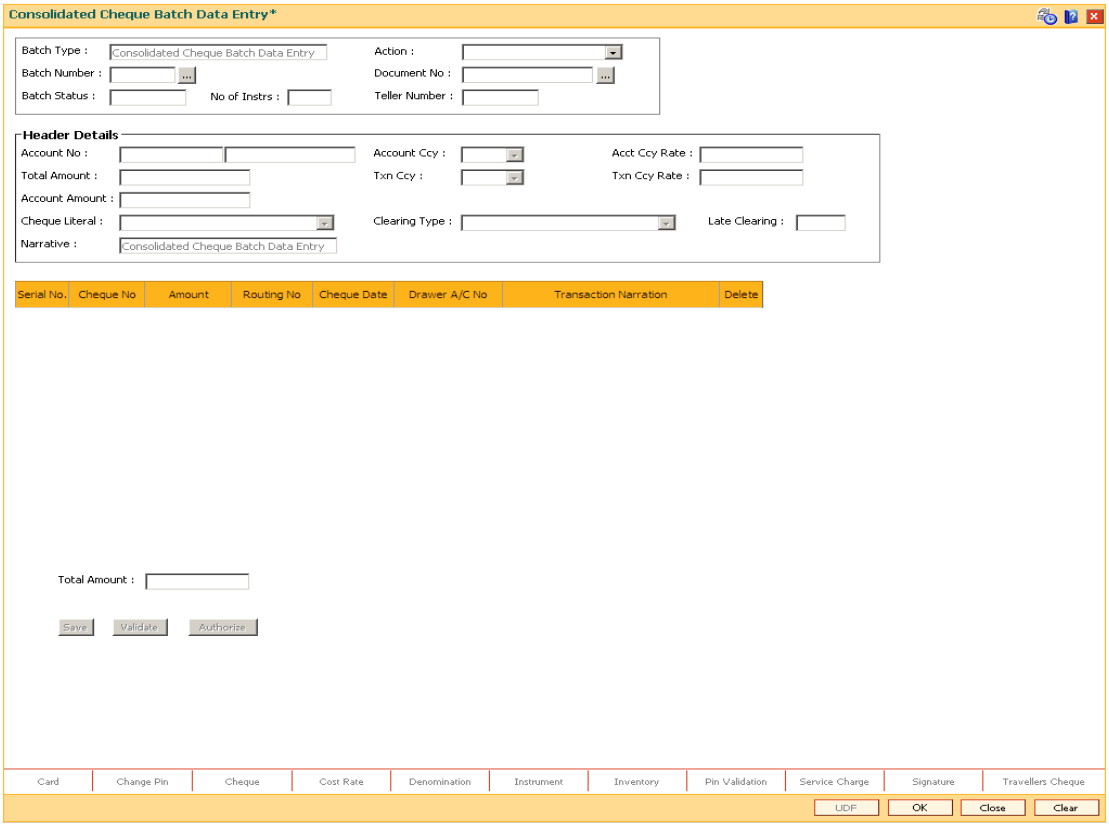
Modes Available

Not Applicable

To open consolidated cheque data entry batch

1. Type the fast path **6512** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > Consolidated Cheque Batch Data Entry**.
2. The system displays the **Consolidated Cheque Batch Data Entry** screen.

Consolidated Cheque Batch Data Entry



Field Description

Field Name	Description
Batch Type	[Display] This field displays the batch type.
Action	[Mandatory, Drop-Down] Select the action performed by the teller / supervisor from the drop-down list. The options are: • Open Data Entry Batch - Open a new batch for data entry • Reverse Data Entry Batch – Reverse/Cancel a posted data entry batch, before Supervisor authorisation • Modify Data Entry Batch – Reopen a entry batch for modification, before Supervisor authorisation • Authorise Data Entry Batch - Authorisation of batch by Supervisor • Inquire Data Entry Batch – Inquire on a batch
Batch Number	[Display] This field displays the batch number. Batch number is a running serial number generated automatically while opening a new batch. This batch number needs to be noted down for future reference.
Document No	[Mandatory, Pick List] Select the document number from the pick list. This is a serial number generated by the system to track the header batch with the batch number generated at the time of data entry.
Batch Status	[Display] This field displays the batch status. After opening a batch for data entry, the status of the batch will always be **Unauthorised** and the status will move from this status to **Validated** status after the teller completes data entry and submits for authorization. Only validated batches can be authorized by the supervisor.
No of Instrs	[Mandatory, Alphanumeric, Five] Type the number of instruments. This field, by default, displays the number of instruments Up to 100 cheques can be accommodated in one data entry batch. This indicates the number of cheques that are being deposited for the same branch. The number of instruments is defaulted based on the Document No entered. This number can be changed depending upon the actual number of cheques present in the batch.

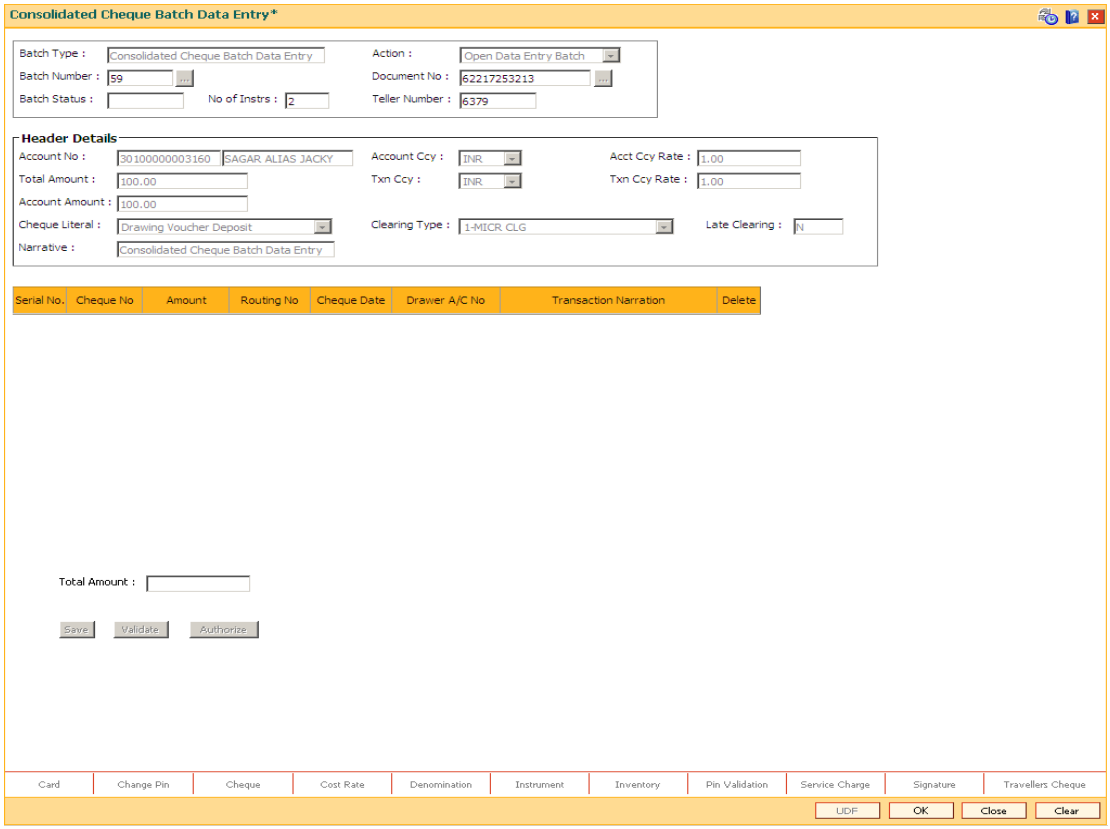
Field Name	Description
Teller Number	[Display] This field displays the teller number who owns the batch.
HEADER DETAILS	
Account No	[Display] This field displays the account number of the customer. This is the customer account (also termed as the beneficiary account) number. You can identify the type of account and the branch in which the account was opened using the account number. It is not possible to change the account number of a customer, unless the account is closed and a new account is opened in a different branch or product. Shifting of account branch is also not possible. An account number is linked to a primary customer under whose ID the account balances can be consolidated and viewed.
Account Ccy	[Display] This field displays the currency assigned to the product, under which the account is opened. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Txn Ccy	[Display] This field displays the cheque currency. By default, this field displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Field Name	Description
Txn Ccy Rate	[Display] This field displays the rate at which the cheque currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Total Amount	[Display] This field displays the total amount in cheque currency, for all the cheques being deposited into the account. This is the amount by which the account's unclear balance is updated. You have to ensure that the correct amount is entered; else the system will not allow the user to complete data entry in the consolidated batch data entry mode, if the total of the individual cheques amounts is not equal to this amount.
Account Amount	[Display] This field displays the amount by which the beneficiary account will be credited. *Account Amount = Total Amount / Account Currency Rate * Transaction Currency Rate*
Cheque Literal	[Display] This field displays the description of the cheque from a standard set of definitions. The options are: • Cash Deposit • Drawing voucher deposit • Guaranteed cheque deposit • House cheque deposit • Local cheque deposit • MO/ PO deposit • Outstation cheque deposit

Field Name	Description
Clearing Type	[Display] This field displays the clearing type. The clearing type can be setup by the bank, where cheques, which are required to be cleared at different times of the day, are deposited so that they can be treated differently. All processes for a cheque such as outward clearing, running of value date, marking late clearing, etc. happen on the basis of the clearing type. For more information on clearing refer to **Clearing Type Maintenance** option.
Late Clearing	[Display] This field displays the values **Y** or **N** for late clearing. The options are: • Y - If the late clearing is marked • N - If the late clearing is not marked This field displays **Y** when a customer deposits a cheque after the cut-off time is over, for current posting date for the selected clearing type. The instruments that are deposited in late clearing will be considered as 'Late for clearing'. Such instruments will be treated as deposit for the next working date for all value date calculation.
Narrative	[Display] This field displays the default narration, based on the transaction.

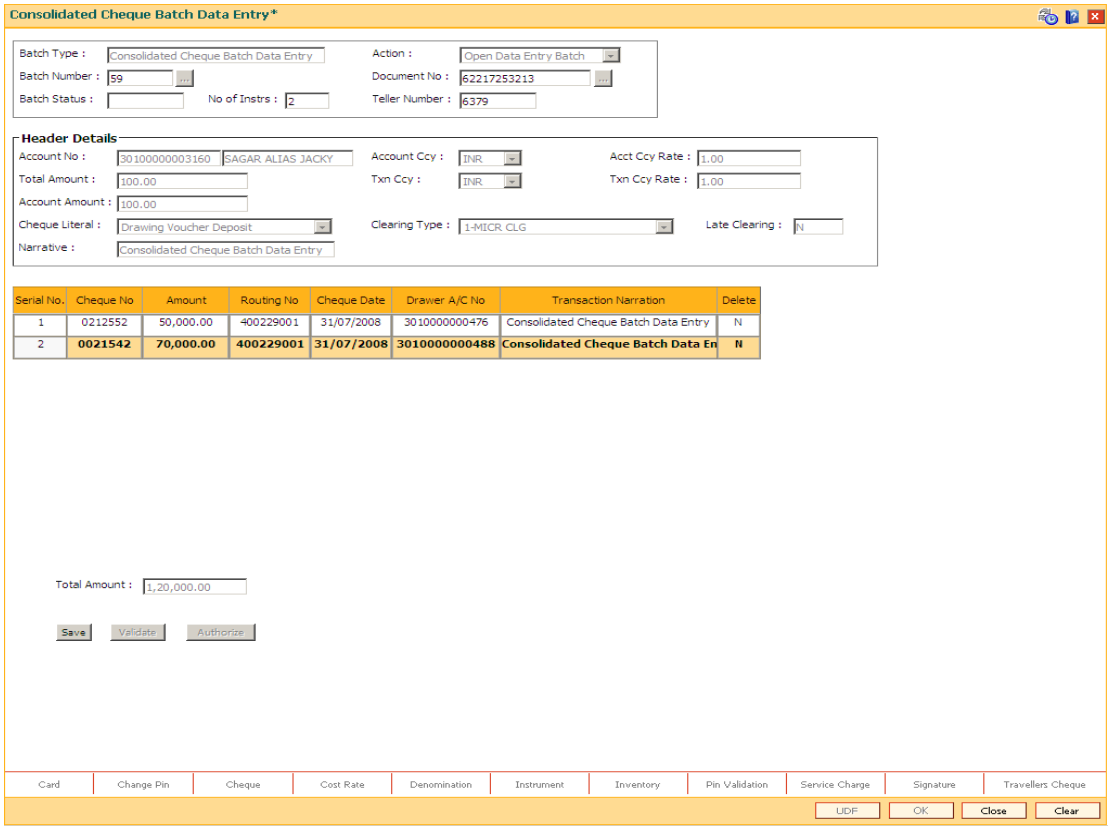
3. Select the **Open Data Entry Batch** option from the **Action** drop-down list.
4. Select the document number to which the batch is to be linked.

Consolidated Cheque Batch Data Entry



5. Click the **Ok** button.
6. The system displays the message "The document number has been linked to the Batch Number. Batch Linked Successfully With The Document Number". Click the **OK** button.
7. The system displays the consolidated cheque batch data entry details. Enter the relevant information.

Consolidated Cheque Batch Data Entry



Field Description

Column Name	Description
Serial No	[Display] This column displays the serial number within the batch.
Cheque No	[Mandatory, Numeric, 12] Type the cheque number of the instrument being deposited.
Amount	[Mandatory, Numeric, 13, Two] Type the cheque amount in the transaction currency.

Column Name	Description
Routing No	[Mandatory, Numeric,12] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code, the branch code and the sector code from where the instrument was drawn. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. ***Routing Number***[3] *= Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Fast Path: STM59) option.
Cheque Date	[Mandatory, dd/mm/yyyy] Type the cheque date, which is present on the instrument. This date has to be less than or equal to current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period (defined in the **Settlement Bank Parameters** (Fast Path: STM59) option).
Drawer A/C No	[Mandatory, Numeric, 14] Type the account number of the customer on whom the cheques have been drawn. The drawer account number is the account number of the person who has issued the cheque. The drawer account, generally printed on the cheque leaf, is the account from where the funds will come into the beneficiary account. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness.
Transaction Narration	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration if required.

[3](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Column Name	Description
Delete	[Toggle] Click the toggle status to Y to delete the record. This field displays the default narration, based on the transaction. The user can change the narration if required.

8. Click the **Save** button.
9. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.
10. Click the **Validate** button.
11. The system displays the message "Data Validated Successfully Batch Validated Successfully. Authorization Pending". Click the **OK** button.
12. The details of the cheques are consolidated successfully once the record is authorized.

Note: Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again. For the duplicate entries, the system displays the error message of “Duplicate Cheque No.” on clicking the **Save** button.

6520 - Cheque Deposited To GL

Using this option you can deposit clearing cheques directly into a GL account.

This option can be used when the bank has purchased the cheque from a non-customer of the bank or a customer who does not have a CASA account with the bank.

It can also be used when bulk salary payments are to be made. The company deposits a single cheque into the gl account and the collected proceeds are used for disbursing salaries to employees having CASA accounts with the bank.

Direct GL credits by cheque deposits are also commonly used by banks to offset its settlement clearing payable differences.

Definition Prerequisites

- STM59 - Settlement Bank Parameters
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- GL should be defined and downloaded to the branches.
- Currency Codes should be maintained and downloaded to branches.
- Currency rates should be maintained and downloaded to branches

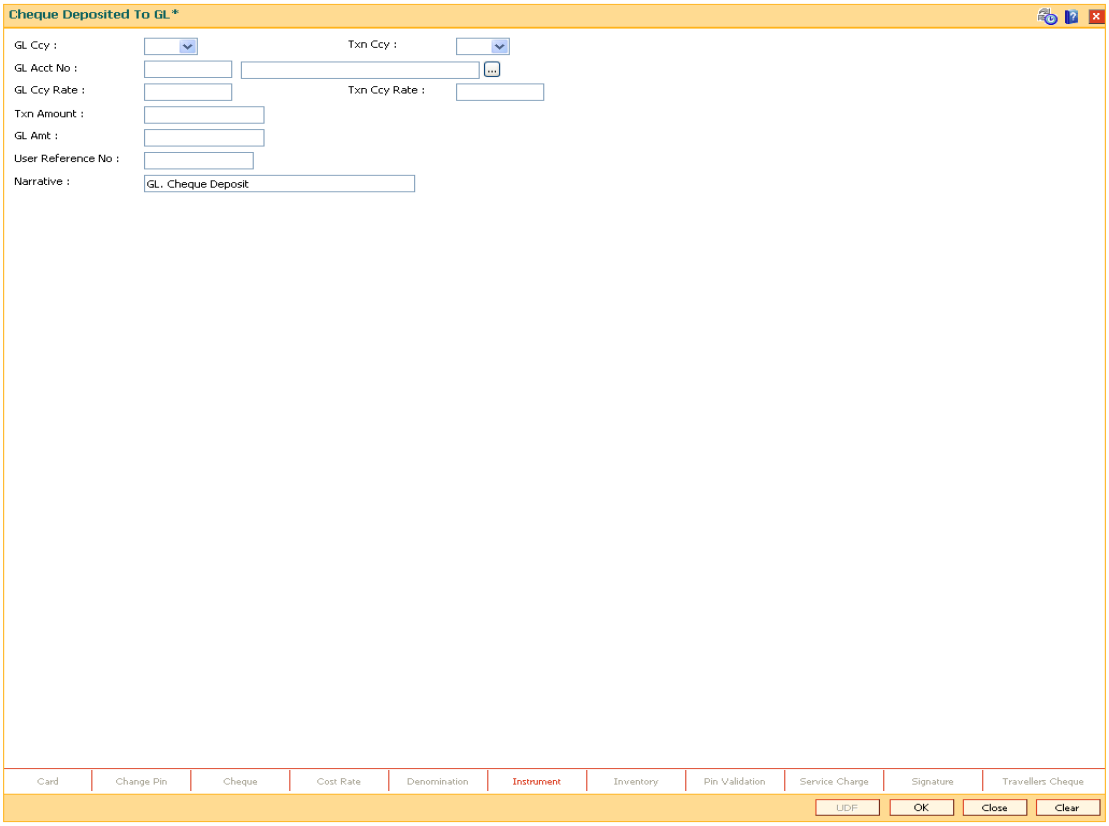
Modes Available

Not Applicable

To deposit a cheque in a GL account

1. Type the fast path **6520** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Clearing > Cheque Deposited to GL**.
2. The system displays the **Cheque Deposited To GL** screen.

Cheque Deposited To GL



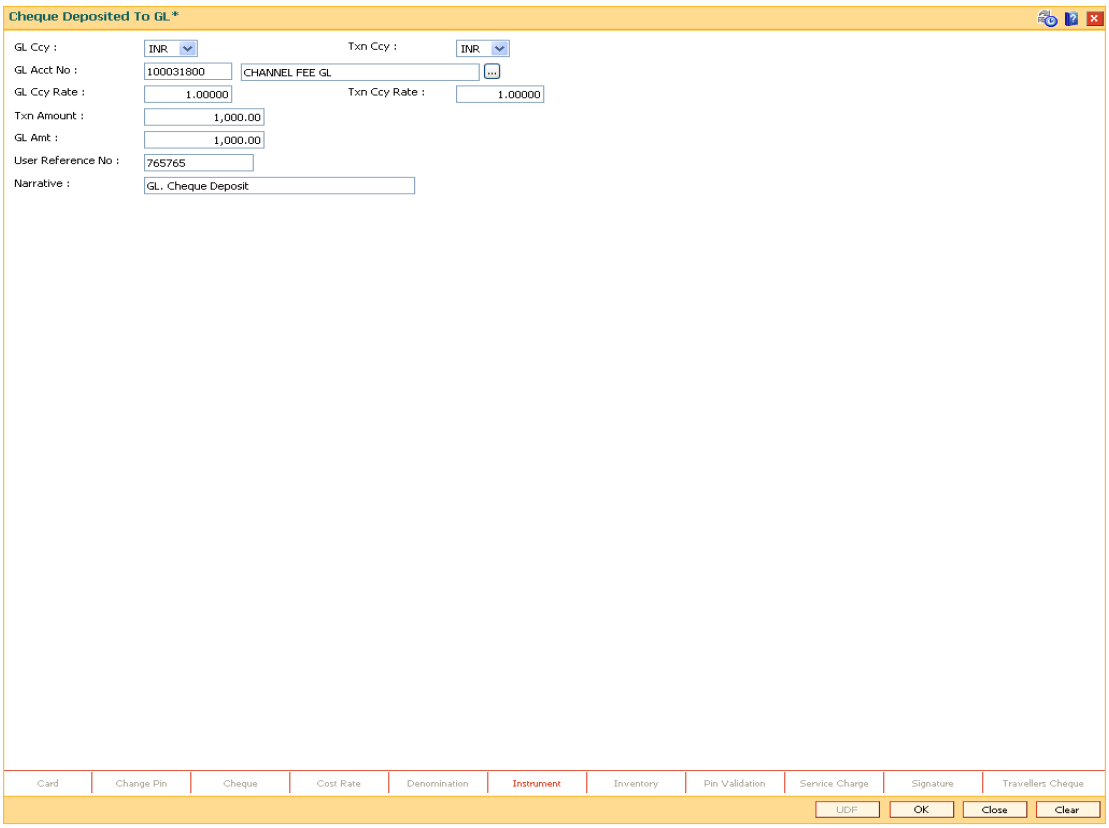
Field Description

Field Name	Description
GL Ccy	[Mandatory, Drop-Down] Select the GL account currency from the drop-down list. Whenever any transaction is posted to the account, it is converted into the account currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. The system displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.

Field Name	Description
GL Acct No	[Mandatory, Pick List] Select the GL account number from the pick list. The adjacent field displays the GL code based on the account number. This is the GL account maintained in FLEXCUBE Retail.
GL Ccy Rate	[Mandatory, Numeric, 10, Five] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the account currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Mandatory, Numeric, 10, Five] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate within range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Amount	[Mandatory, Numeric, 13, Two] Type the cheque amount.
GL Amt	[Display] This field displays the transaction amount after converting it into the currency of the GL. If the transaction currency is same as the GL currency, the transaction amount will be equal to the GL amount. If the GL currency is different from the transaction currency, the transaction currency is converted to GL currency at the exchange rate defined, and then gets populated in the GL Amount field.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. The system displays the default narration, based on the transaction. The user can change the narration, if required.

3. Select the GL currency from the drop-down list.
4. Select the GL account from the pick list and enter the transaction amount.

Cheque Deposited To GL



5. Click the **Ok** button.
6. The system displays the **Instrument Details** screen.
7. Enter the relevant information and click the **Ok** button.
8. The system displays the **Cheque Deposited To GL** screen. Click the **Ok** button.
9. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

Note: The **Instrument Details** screen can also be displayed, by clicking the **Instrument Details** tab on the **Cheque Deposited To GL** screen.

6602 - Post Dated Cheques Batch Data Entry

Customers may want the banks to accept post dated cheques to be credited to their accounts.

Using this option you can make a bulk data entry of all the post dated cheques in one account in a batch mode under a batch number. The cheque date of all the cheques has to be greater than the current posting date.

Depending on the clearing type and the routing number, the float days for the cheque is determined from the cheque date. This is predominantly used in case of EMI payments towards loan installments of the customers.

This transaction is preceded by a header transaction which specifies the account number into which the postdated cheques are being deposited, the total amount and number of cheques, and the postdated cheque batch number.

Definition Prerequisites

- BAM14 - Rewards and Service Charges Definition
- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for Endpoint
- BAM97 - Currency Codes Cross Reference
- Customer accounts for the PDC credits.

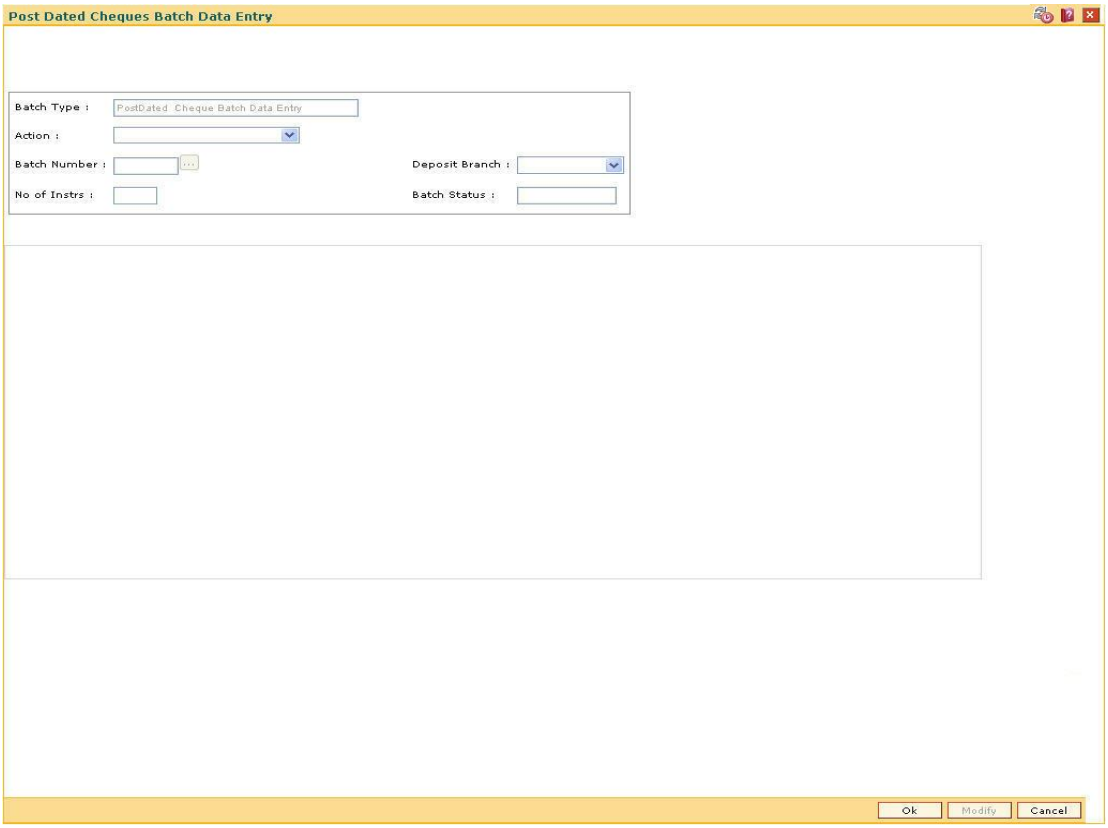
Modes Available

Not Applicable

To open the post dated cheque data entry batch

1. Type the fast path **6602** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > Post Dated Cheques Batch Data Entry**.
2. The system displays the **Postdated Cheques Batch Data Entry** screen.

Postdated Cheques Batch Data Entry



Field Description

Field Name	Description
Batch Type	[Display] This field displays the default batch type when the user invokes the screen.
Action	[Mandatory, Drop-Down] Select the action to be performed from the drop-down list. The options are: • Authorise Data Entry Batch - Supervisor can authorize • Inquire Data Entry Batch – Teller and supervisor can inquire the batch details entered. • Modify Data Entry Batch – Teller can modify the data entry • Open Data Entry Batch - Teller can perform the data entry • Reverse Data Entry Batch – Teller and supervisor can reverse the data entry
Batch Number	[Display] This field displays the system generated batch number, which is a serial number. This batch number needs to be noted down for future reference.
Deposit Branch	[Mandatory, Drop-Down] Select the deposit branch from the drop-down list. In case of centralised data entry, the branch for which the cheques are being entered can be any branch from the drop-down list provided. The branches belong to the same sector.
No of Instrs	[Mandatory, Numeric, Three] Type the number of entries that are to be maintained for a batch. The number of entries should be greater than one, and maximum 100. Accordingly, the system generates rows for data entry.
Batch Status	[Display] This field displays the batch status. After opening a batch for data entry the status of the batch will always be **Unauthorised**, and the status will move form this status to **Validated** status after the teller completes data entry and submits for authorization. Only validated batches can be authorized by the supervisor.

Column Name	Description
Srl No	[Display] This column displays the serial number within the batch generated by the system.

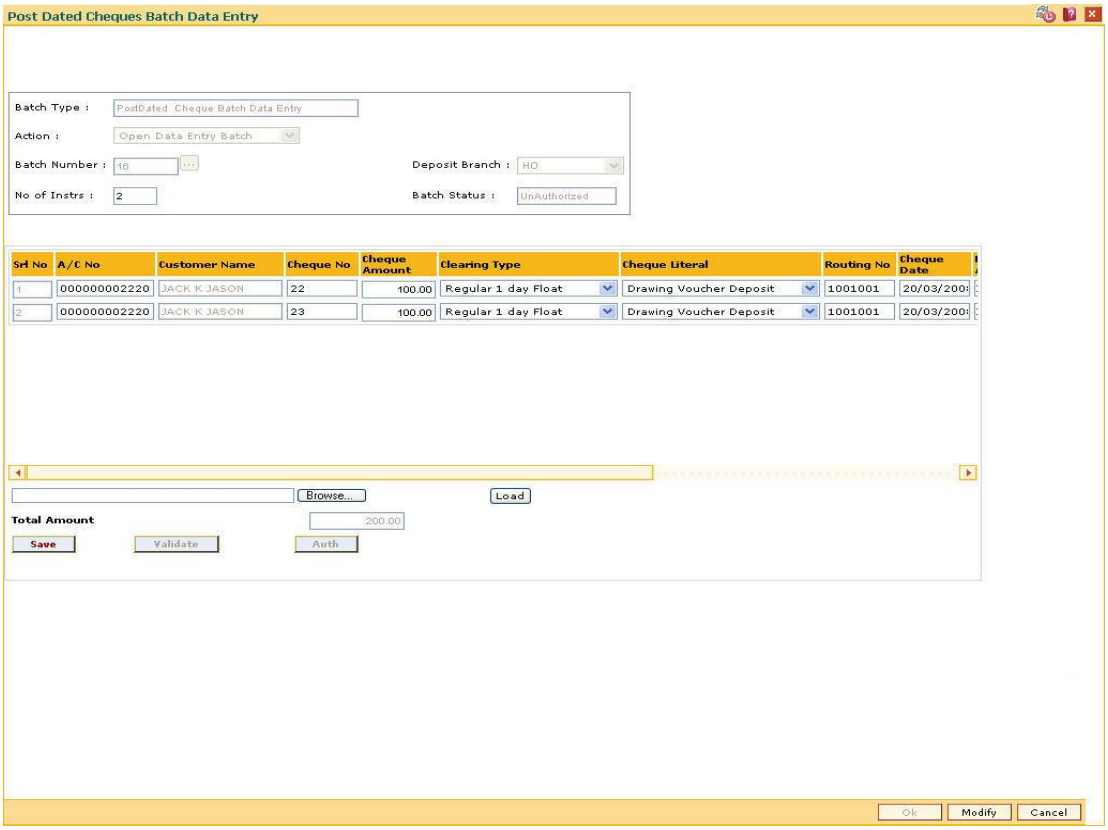
Column Name	Description
A/C No	[Mandatory, Numeric, 14] Type the account number to which each instrument will be credited.
Customer Name	[Display] This column displays the name of the customer who is the borrower in case of a loan repayment transaction.
Cheque No	[Mandatory, Numeric, 12] Type the cheque number of the PDC deposited.
Cheque Amount	[Mandatory, Numeric, 13, Two] Type the post dated cheque amount.
Clearing Type	[Mandatory, Drop-Down] Select the type of clearing in which PDC shall be lodged from the drop-down list.
Cheque Literal	[Mandatory, Drop-Down] Select the type of cheque literal from the drop-down list. The options are: • Drawing Voucher Deposit • Guaranteed Cheque Deposit • House Cheque Deposit • Local Cheque Deposit • MO/PO Deposit • Outstation Cheque Deposit
Routing No	[Mandatory, Numeric, 10] Type the routing number. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** screen. ***Routing Number***[4] *= Sector Code / Bank Code + Branch Code*
Cheque Date	[Mandatory, dd/mm/yyyy] Type the date on which the instrument is issued.

[4](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Column Name	Description
Drawer A/C	[Mandatory, Numeric, 14] Type the account number of the drawer/borrower in case the PDC is issued for loan repayment.
Acc Ccy	[Display] This column displays the currency of the account.
ACLCY Rate	[Display] This column displays the rate for conversion of account currency to local currency of bank.
Transaction Narration	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration, if required.
Total Amount	[Display] This field displays the total amount.

3. Select the **Open Data Entry Batch** option from the **Action** drop-down list.
4. Select the deposit branch from the drop-down list and enter the number of instruments.
5. Click the **Ok** button.
6. The system displays the data entry section in the screen.
7. Enter the relevant information.

Postdated Cheques Batch Data Entry



8. Click the **Save** button.
9. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.
10. Click the **Validate** button.
11. The system displays the message "Batch Validated Successful. Authorization pending..". Click the **OK** button.

Note:
To change the number of instruments, modify the **No of Instr** field and click the **Modify** button. Accordingly, the number of data entry rows will change in the Data Entry screen.
Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.

To modify the post dated cheque data entry batch

1. Select the **Modify Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.
5. Modify the relevant information and click the **Save** button.
6. The system displays the message "Data Saved Successfully In the Database".
7. Click the **OK** button.

8. Click the **Validate** button.
9. The system displays the message "Batch Validated Successful. Authorisation pending..".

To authorize the post dated cheque data entry batch

1. Select the **Authorize Data Entry Batch** option from the **Action** drop-down list in the supervisor login.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.
5. Click the **Auth** button.
6. The system displays the message "Batch Processing Successful at Host".

To reverse the post dated cheque data entry batch

1. Select the **Reverse Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the message "Batch Reversed Successfully".

To view the post dated cheque data entry batch

1. Select the **Inquire Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.

6619 - Postdated Cheque Cancellation

Using this option you can cancel a deposited postdated cheque that has already been deposited.Cancellation is not allowed on the day of deposit but from the next day of the deposit of postdated cheque.

To reverse a postdated cheque on the day of its deposit; you can use the **Search Electronic Journal** option.

Definition Prerequisites

- BAM14 - Rewards and Service Charges Definition
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- 6601 - Postdated Cheque Deposit
- 6602 - Post Dated Cheques Batch Data Entry
- The exchange rate values must be defined and downloaded.

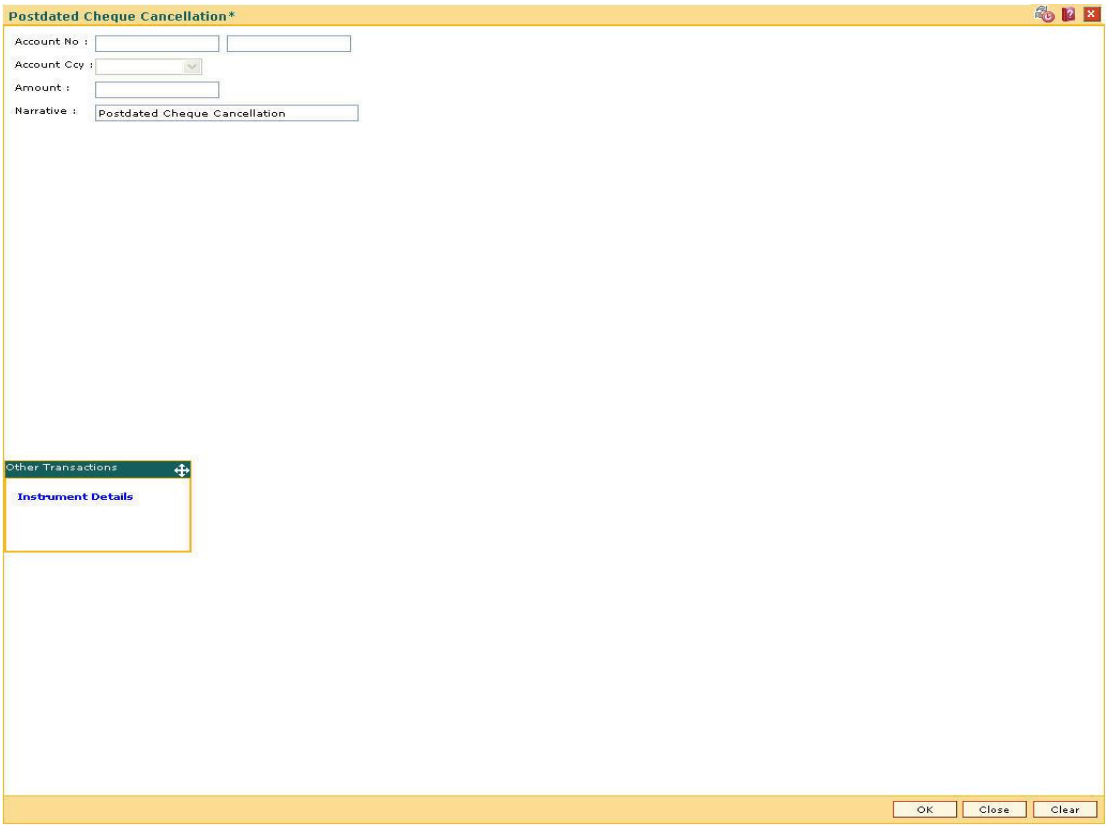
Modes Available

Not Applicable

To cancel a deposited postdated cheque

1. Type the fast path **6619** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Clearing > Postdated Cheque Cancellation**.
2. The system displays the **Postdated Cheque Cancellation** screen.

Postdated Cheque Cancellation



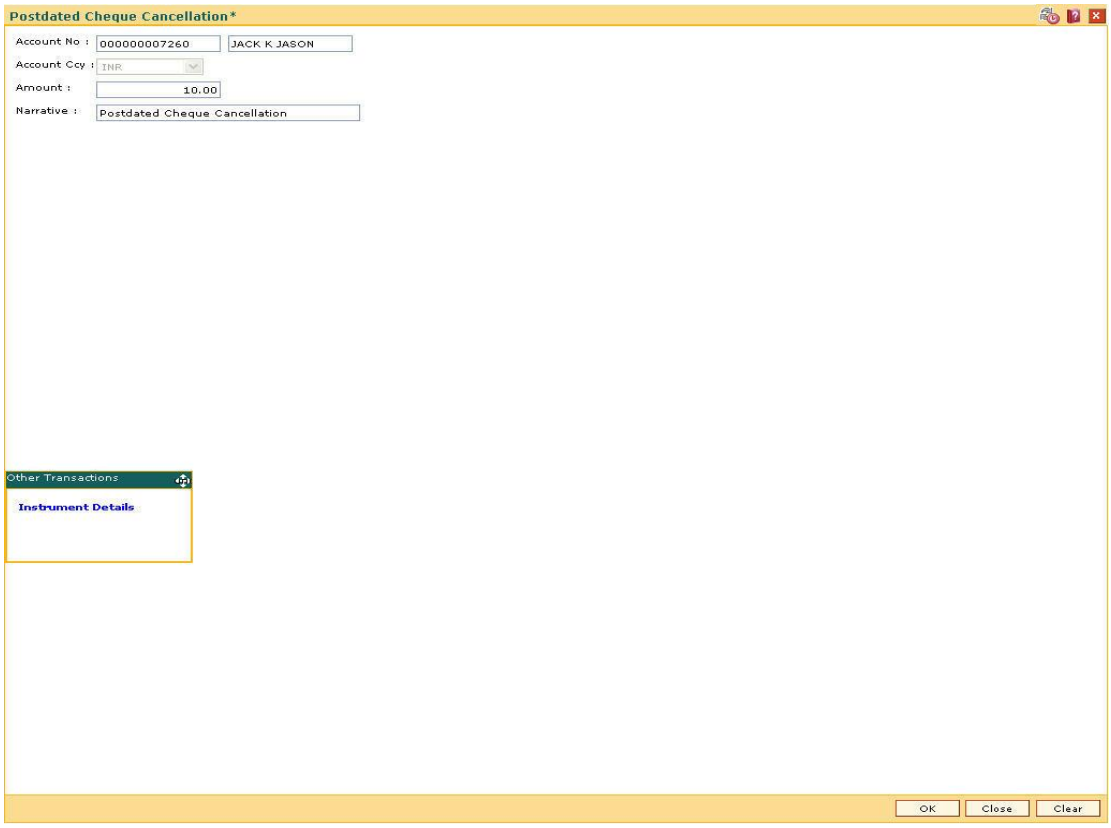
Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the account number of the nominee. The adjacent field displays the name of the account holder based on the account number. It is not possible to change the account number of a customer, unless the account is closed and a new account is opened in a different branch or product. An account number is linked to a primary customer under whose ID the account balances can be consolidated and viewed.

Field Name	Description
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Amount	[Mandatory, Numeric, 13] Type the cheque amount or the transaction amount. This amount is in the same currency as the account.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction.

3. Enter the account number and press the **<Tab> or <Enter>** key and enter the amount of the cheque.

Postdated Cheque Cancellation



4. Click the **Ok** button.

5. The system displays the **Instrument Details** screen.
6. Enter the relevant information and click the **Ok** button.
7. The system displays the **Postdated Cheque Cancellation** screen. Click the **Ok** button.
8. The system displays the message "Authorization Required. Do You Want to continue?". Click the **OK** button.
9. The system displays the **Authorization Reason** screen.
10. Enter the relevant information and click the **Grant** button.
11. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
12. The system displays the **Document Receipt** screen.
13. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
    OR
    Click the **Cancel** button.

Note: The **Instrument Details** screen can also be displayed, by clicking the **Instrument Details** tab on the **Postdated Cheque Cancellation** screen.

ST077 - Postdated Cheque Discounting

Using this option you can view all the postdated cheques deposited, based on CASA account for a given range of posting date. This option gives the latest status of the postdated cheque.

Only those postdated cheques, which are not discounted earlier or returned/cancelled, will be made available for discounting. Apart from the purchase details the system also provides service charge details for the PDC purchases made.

Definition Prerequisites

- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- Customer account should be opened.
- The exchange rate values must be defined and downloaded.

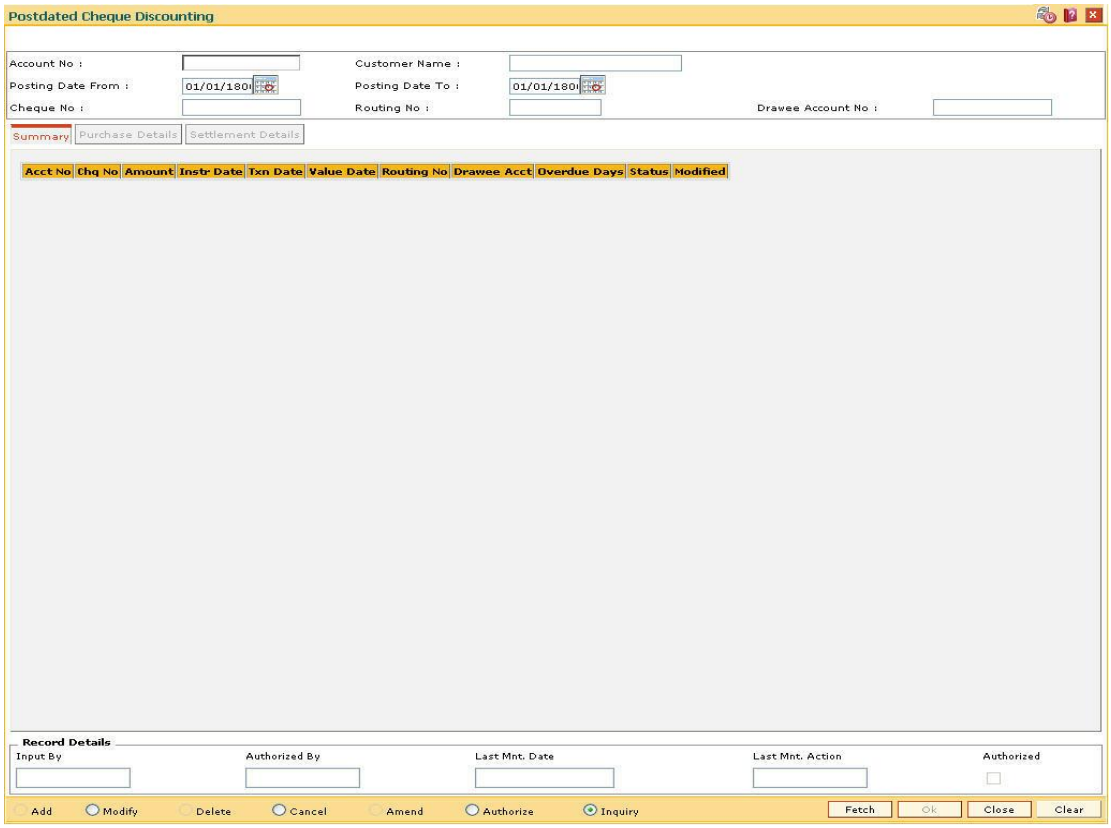
Modes Available

Modify, Cancel, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify postdated cheques deposited for discounting

1. Type the fast path **ST077** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Postdated Cheque Discounting**.
2. The system displays the **Postdated Cheque Discounting** screen.

Postdated Cheque Discounting



Field Description

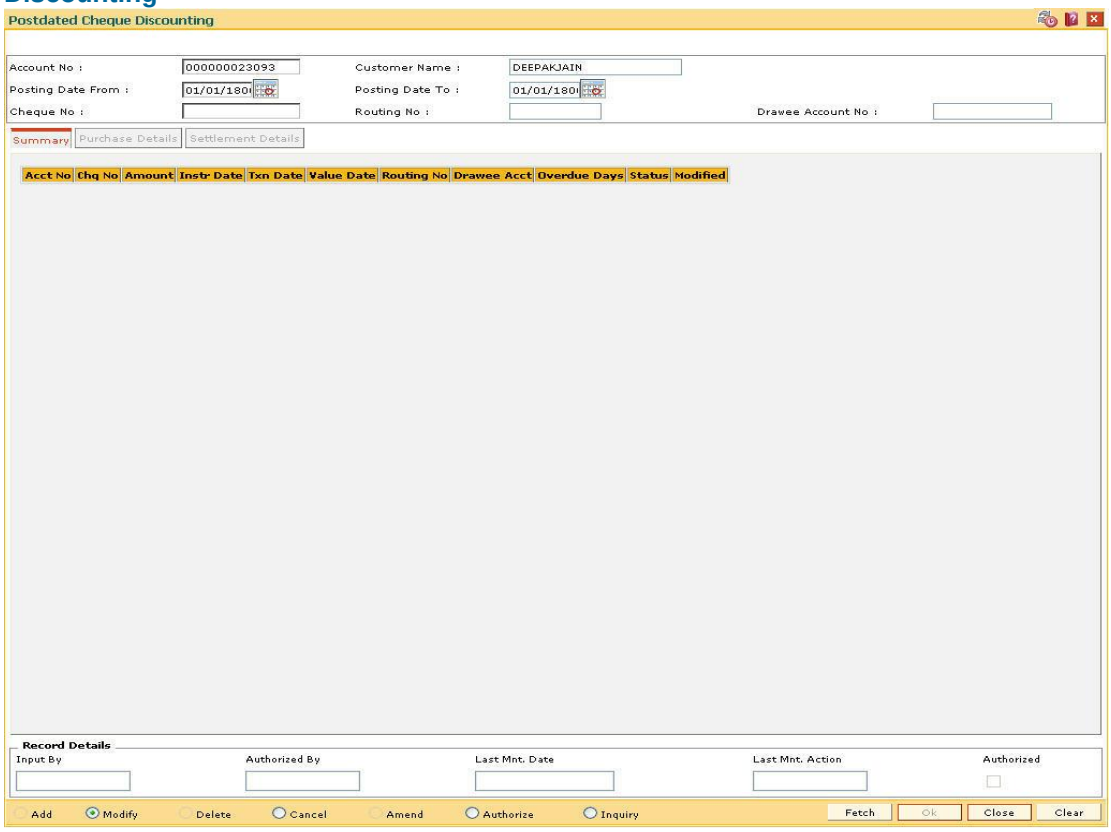
Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the account number in which the cheque is to be purchased.
Customer Name	[Display] This field displays the name of the customer to which the account belongs.
Posting Date From	[Mandatory, Pick List, dd/mm/yyyy] Select the posting date from the pick list. This field is used to fetch the cheques purchased from a particular date.
Posting Date To	[Mandatory, Pick List, dd/mm/yyyy] Select the posting date from the pick list. This field is used to fetch the cheques purchased to a particular date.
Cheque No	[Mandatory, Numeric, 12] Type the cheque number. The system displays the record corresponding to the particular cheque number.

Field Name	Description
Routing No	[Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[5] *= Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.
Drawee Account No	[Mandatory, Numeric, 14] Type the account number of the drawee. This is the account number of the cheque issuer. The issuer has his account with the drawer bank.

3. Click the **Modify** button.
4. Enter the relevant search criteria.

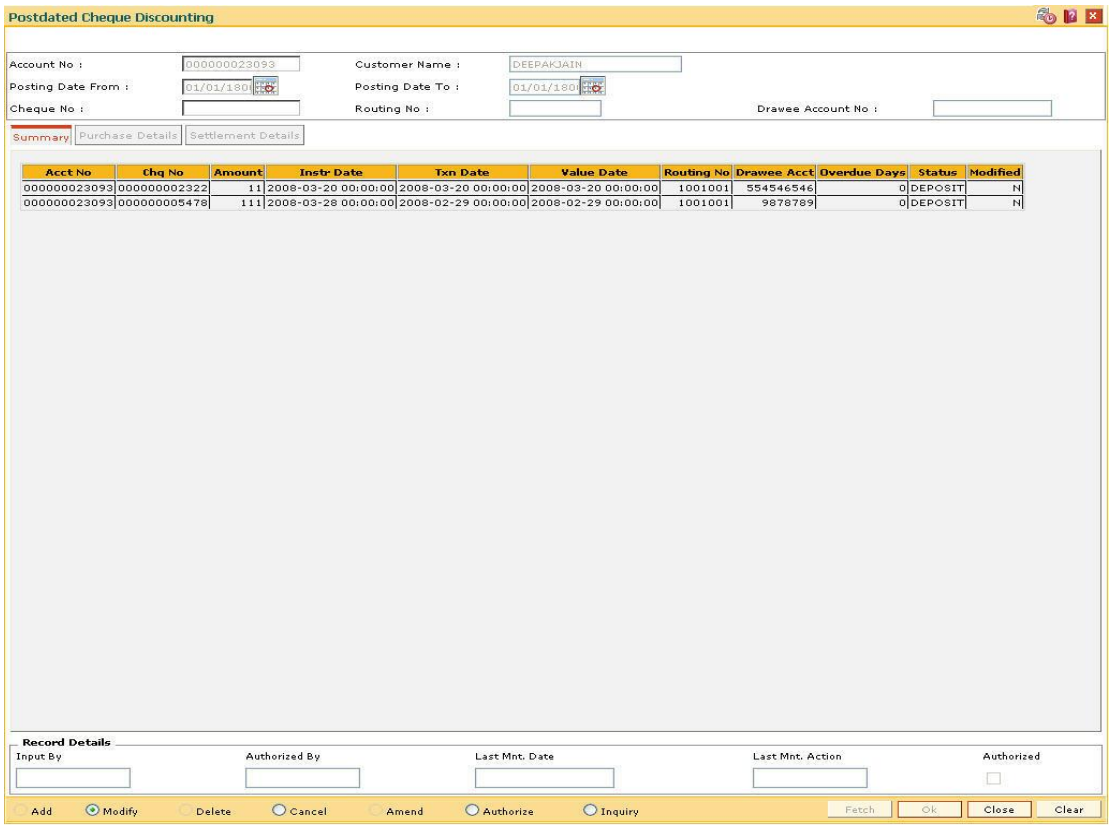
[5](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Postdated Cheque Discounting



5. Click the **Fetch** button.
6. The system displays the **Summary** tab.

Summary



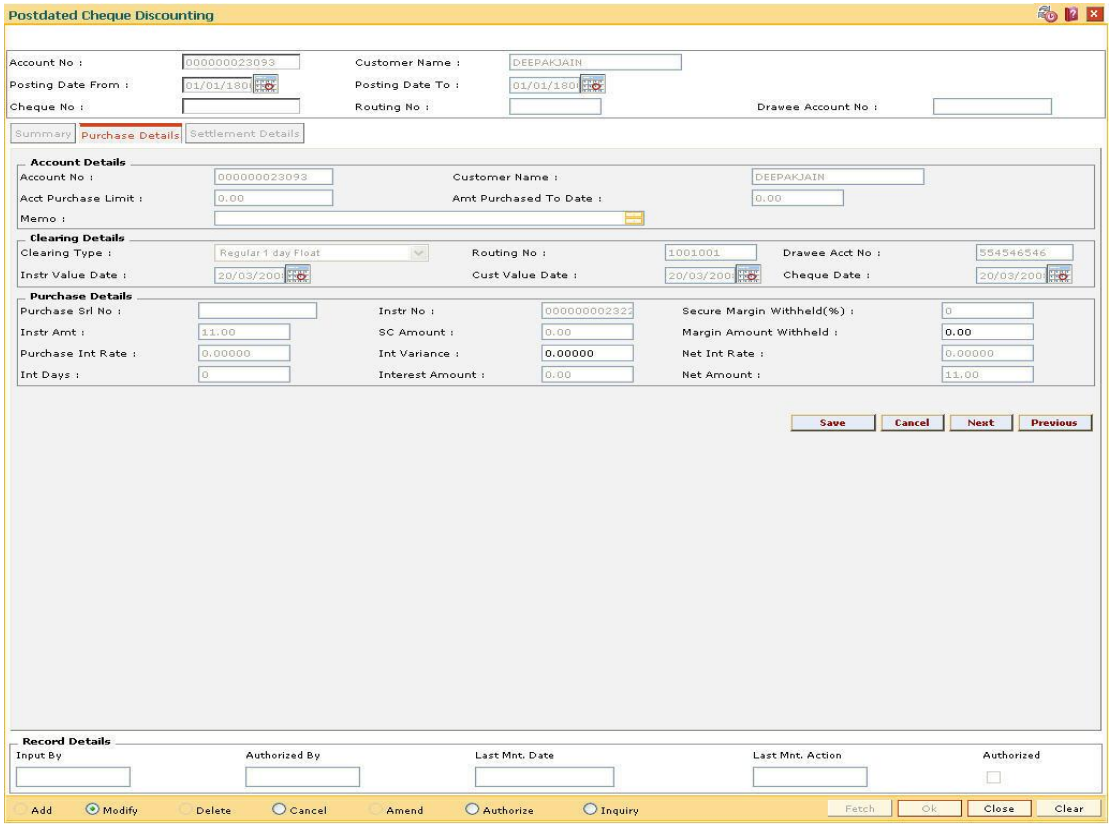
Field Description

Column Name	Description
Acct No	[Display] This column displays the account number in which the cheque purchase will be done.
Chq No	[Display] This column displays the cheque number that will be purchased.
Amount	[Display] This column displays the cheque amount.
Instr Date	[Display] This column displays the instrument dates.
Txn Date	[Display] This column displays the date on which transaction is performed.
Value Date	[Display] This column displays the value date of the cheque.
Routing No	[Display] This column displays the routing numbers.

Column Name	Description
Drawee Acct	[Display] This column displays the drawee account number.
Overdue Days	[Display] This column displays the number of overdue days.
Status	[Display] This column displays the status of the instrument.
Modified	[Display] This column displays the status, whether modified or not.

7. Double-click the appropriate record to view its details.
8. The system enables the corresponding tab.

Purchase Details



Field Description

Field Name	Description
Account Details	

Field Name	Description
Account No	[Display] This field displays the account number in which the cheque purchase will be done.
Customer Name	[Display] This field displays the name of the customer.
Acct Purchase Limit	[Display] This field displays the post dated cheque purchase limit for the account.
Amt Purchased To Date	[Display] This field displays the total amount of post dated cheques purchased to date.
Memo	[Display] This field displays the narration associated with the transaction.
Clearing Details	
Clearing Type	[Display] This field displays the clearing type. Multiple clearing types can be setup by the bank, where cheques, which are required to be cleared at different times of the day, are deposited so that they can be treated differently. All processes for a cheque such as outward clearing, running of value date, marking late clearing, etc. happen on the basis of the clearing type.
Routing No	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.
Drawee Acct No	[Display] This field displays the drawee account number.
Instr Value Date	[Display] This field displays the instrument value date.

Field Name	Description
Cust Value Date	[Display] This field displays the date on which the cleared funds will be available to the customer.
Cheque Date	[Display] This field displays the date specified on the cheque.
Purchase Details	
Purchase Srl No	[Display] This field displays the purchase serial number.
Instr Amt	[Display] This field displays the instrument amount.
Purchase Int Rate	[Display] This field displays the purchase interest rate.
Int Days	[Display] This field displays the interest days.
Instr No	[Display] This field displays the instrument number.
SC Amount	[Display] This field displays the service charge amount.
Int Variance	[Display] This field displays the interest variance.
Interest Amount	[Display] This field displays the interest amount.
Secure Margin Withheld (%)	[Display] This field displays the secure margin withheld in percentage.
Margin Amount Withheld	[Display] This field displays the amount of margin withheld.
Net Int Rate	[Display] This field displays the net interest rate.
Net Amount	[Display] This field displays the net amount.

Settlement Details

This tab is for future use.

9. Modify the relevant details.

10. Click the **Save** button.
11. The system displays the **Summary** tab. Click the **Ok** button.
12. The system displays the message "Record Modified. Authorization Pending". Click the **Ok** button.
13. The details of the postdated cheques deposited for discounting are modified successfully once the record is authorized.

ST078 - Postdated Cheque Discounting - Cancel*

Using this option, you can cancel the postdated checks which are discounted or credited to the account in case of any error in the account number. Postdated checks are discounted by using **Postdated Check Discounting** (Fast Path: ST077) option.

Definition Prerequisites

- STM54 - Routing Branch Maintenance
- ST077 - Postdated Cheque Discounting
- The exchange rate values must be defined and downloaded.

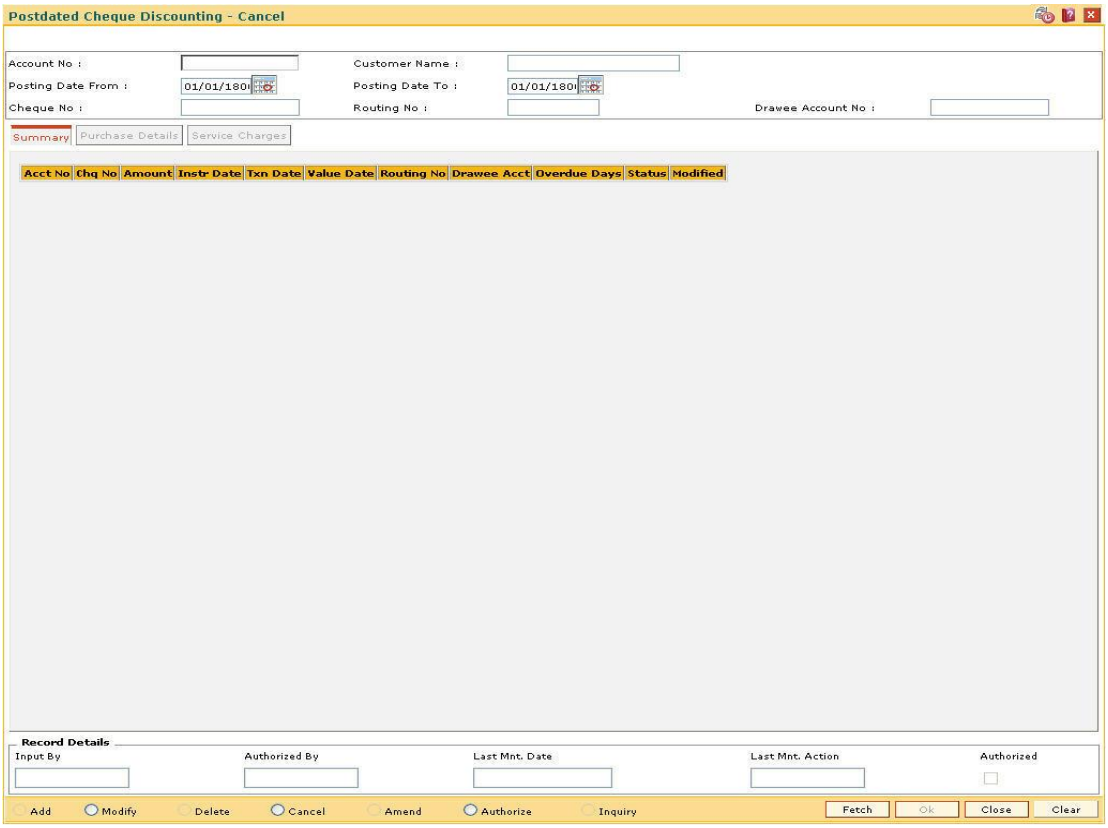
Modes Available

Modify, Cancel, Authorize. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To modify discounting details of a cancelled postdated cheque

1. Type the fast path **ST078** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Postdated Cheque Discounting - Cancel**.
2. The system displays the **Postdated Cheque Discounting - Cancel** screen.

Postdated Cheque Discounting - Cancel



Field Description

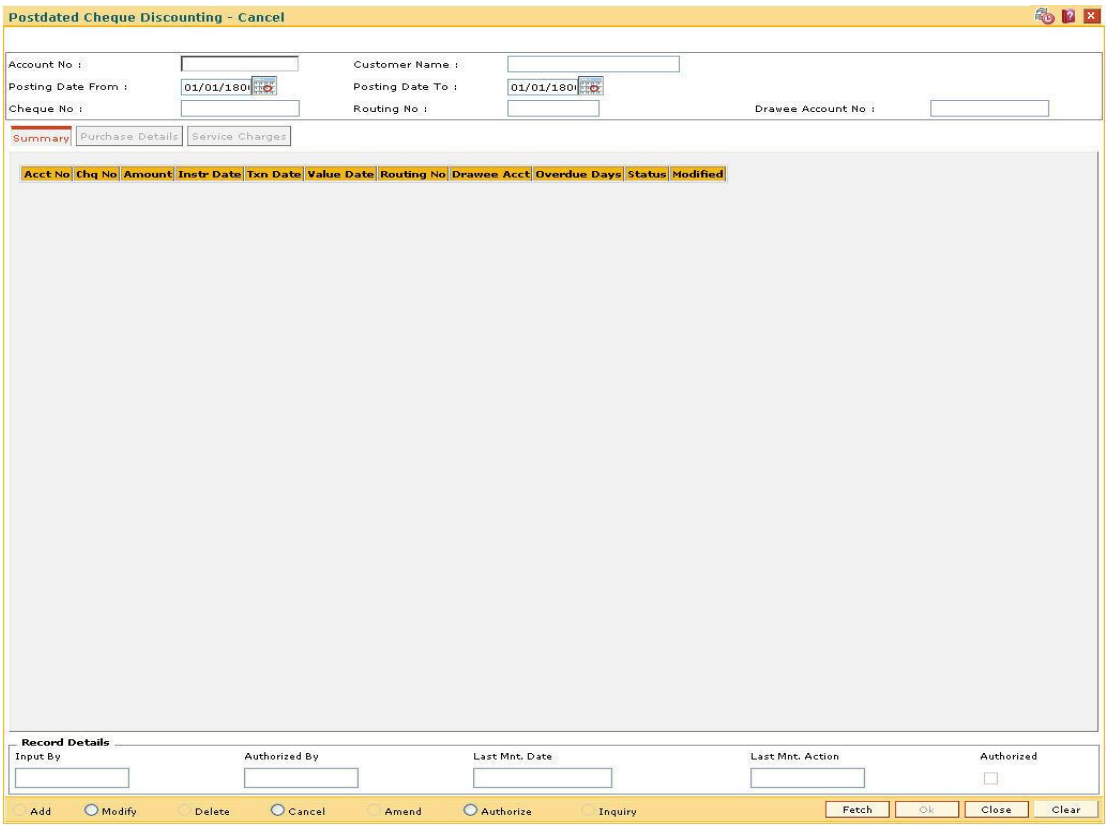
Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the account number.
Customer Name	[Display] This field displays the name of the customer.
Posting Date From	[Mandatory, Pick List, dd/mm/yyyy] Select the posting date from the pick list. This field is used to fetch the cheques purchased from a particular date.
Posting Date To	[Mandatory, Pick List, dd/mm/yyyy] Select the posting date from the pick list. This field is used to fetch the cheques purchased to a particular date.
Cheque No	[Mandatory, Numeric, 12] Type the cheque number. The system displays the record corresponding to the particular cheque number.

Field Name	Description
Routing No	[Mandatory, Numeric, 10] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[6] *= Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.
Drawee Account No	[Mandatory, Alphanumeric, 14] Type the drawee account number. This is the number of the account of the cheque issuer. The issuer has his account with the drawer bank.

3. Click the **Modify** button.
4. Enter the account number and other criteria to search for postdated cancelled cheque.

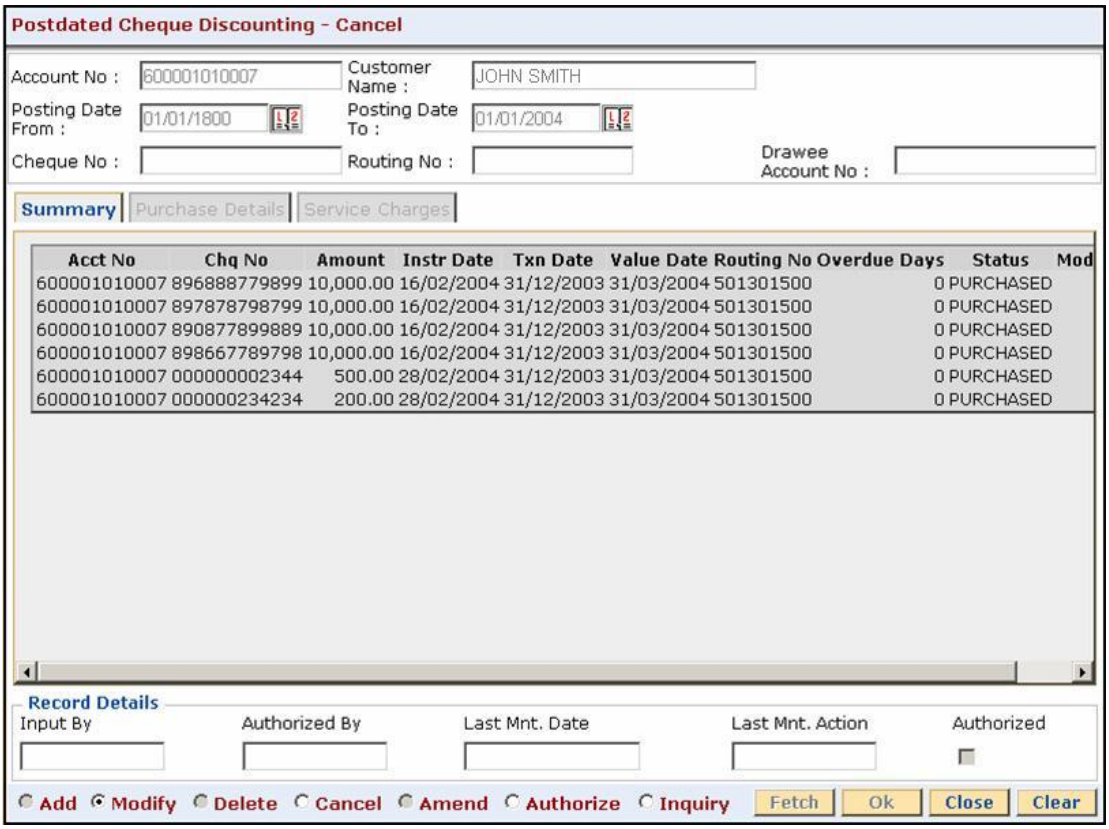
Postdated Check Discounting - Cancel

[6](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)



5. Click the **Fetch** button.
6. The system displays the **Summary** tab.

Summary



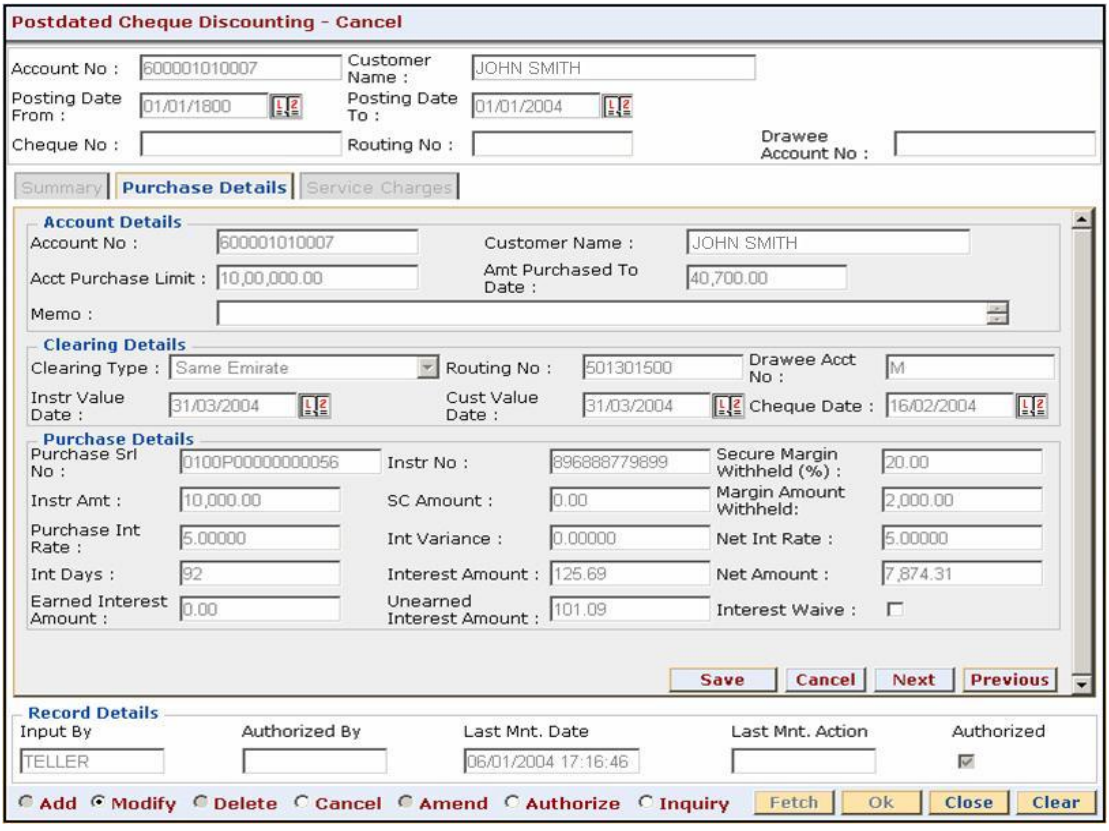
Field Description

Column Name	Description
Acct No	[Display] This column displays the account number in which the post dated cheque deposit is done.
Chq No	[Display] This column displays the instrument number of the post dated cheque.
Amount	[Display] This column displays the amount.
Instr Date	[Display] This column displays the instrument date.
Txn Date	[Display] This column displays the date on which the transaction is performed.
Value Date	[Display] This column displays the value date of the cheque.

Column Name	Description
Routing No	[Display] This column displays the routing number.
Overdue Days	[Display] This column displays the number of overdue days.
Status	[Display] This column displays the status of the cheque.
Modified	[Display] This column displays the status, whether modified or not.

7. Double-click the appropriate record to view its details.
8. The system enables the corresponding tab.

Purchase Details



Field Description

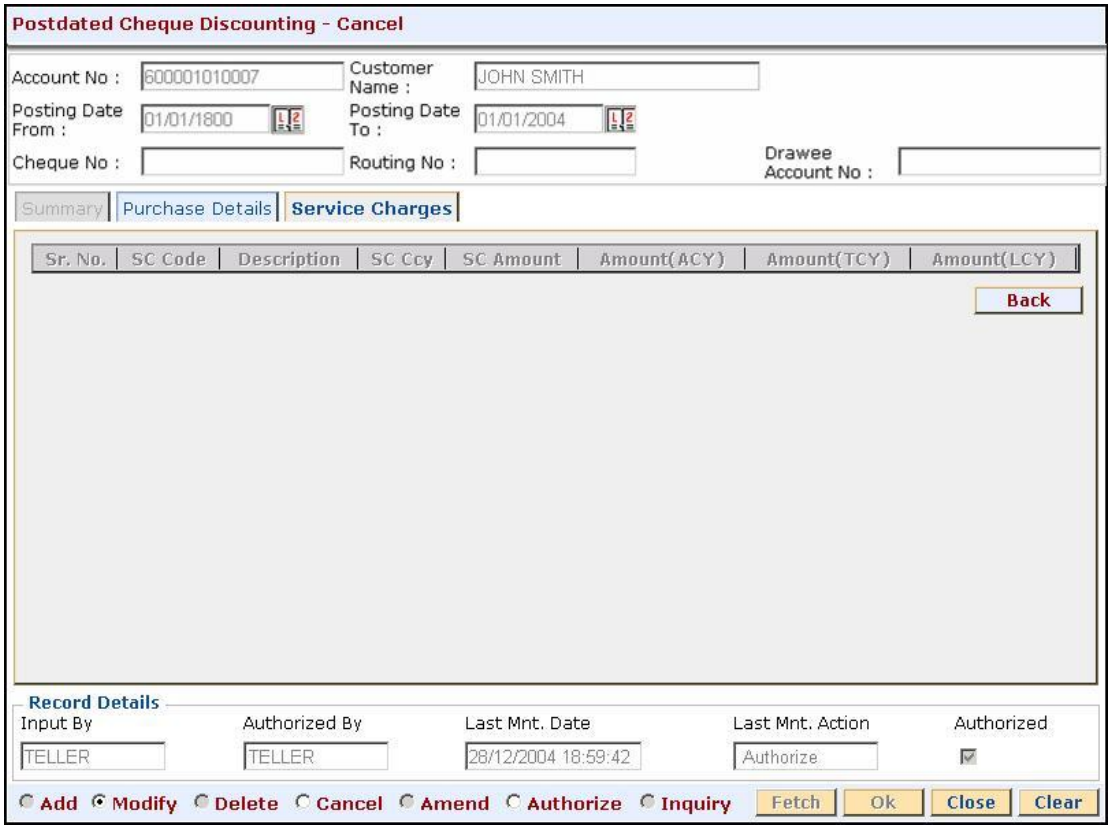
Field Name	Description
Account Details	

Field Name	Description
Account No	[Display] This field displays the account number in which the post dated cheque deposit is done.
Customer Name	[Display] This field displays the customer name.
Acct Purchase Limit	[Display] This field displays the account purchase limit.
Amt Purchased To Date	[Display] This field displays the total of the amounts purchased and outstanding till date.
Memo	[Display] This field displays the memo narration, if any.
Clearing Details	
Clearing Type	[Display] This field displays the clearing type of the cheque that is sent for clearing.
Routing No	[Display] This field displays the routing number of the branch of the drawer's bank.
Drawee Acct No	[Display] This field displays the drawee account number.
Instr Value Date	[Display] This field displays the instrument value date. The instrument value date is the value date maintained for the bank. The instrument date and the value date can be different, if different float days are maintained for the customer and the bank in **End Point Master Maintenance** option.
Cust Value Date	[Display] This field displays the customer value date on depositing the cheque. The customer value date is the value date maintained for the customer. The instrument date and the value date can be different, if different float days are maintained for the customer and the bank in **End Point Master Maintenance** option.

Field Name	Description
Cheque Date	[Display] This field displays the cheque date.
Purchase Details	
Purchase Srl No	[Display] This field displays the purchase serial number.
Instr Amt	[Display] This field displays the instrument amount.
Purchase Int Rate	[Display] This field displays the purchase interest rate.
Int Days	[Display] This field displays the interest days.
Instr No	[Display] This field displays the instrument number.
SC Amount	[Display] This field displays the service charge amount.
Int Variance	[Display] This field displays the interest variance.
Interest Amount	[Display] This field displays the interest amount.
Secure Margin Withheld (%)	[Display] This field displays the secure margin withheld in percentage. Margin % is collected on discounting the cheque, which is kept with the bank till the cheque is cleared and received by the bank.
Margin Amount Withheld	[Display] This field displays the amount of margin withheld. Margin amount is secured on discounting the cheque, which is kept with the bank till the cheque is cleared and received by the bank.
Net Int Rate	[Display] This field displays the net interest rate arrived from the difference between the purchase interest rate filed and the interest variance. *Net Interest Rate = Purchase Interest Rate + Interest Variance*

Field Name	Description
Net Amount	[Display] This field displays the net amount disbursed to the customer after discounting the postdated cheque. The net amount is calculated after considering the interest amount and the margin amount.
Earned Interest Amount	[Display] This field displays the earned interest amount. This is the interest amount that has been credited to the bank's income GL. When the interest is collected, it will be credited to a liability GL. Based on the amortization frequency, income GL will be credited by debiting this liability GL.
Unearned Interest Amount	[Display] This field displays the unearned interest amount. This is the difference between the actual discounted interest amount and the interest amount that is amortized.
Interest Waive	[Display] This field displays whether the interest is waived.

Service Charges



Field Description

Column Name	Description
Sr. No.	[Display] This column displays the row number.
SC Code	[Display] This column displays the service charge code.
Description	[Display] This column displays the description of the service charge code.
SC Ccy	[Display] This column displays the currency in which the service charge will be charged.
SC Amount	[Display] This column displays the service charge amount.
Amount (ACY)	[Display] This column displays the service charge amount in account currency.

Column Name	Description
Amount (TCY)	[Display] This column displays the service charge amount in transaction currency.
Amount (LCY)	[Display] This column displays the amount in the local bank currency. The SC amount is converted as per conversion rate to the local bank currency.

9. Modify the relevant details.
10. Click the **Save** button.
11. The system displays the **Summary** tab. Click the **Ok** button.
12. The system displays the message "Record Modified. Authorization Pending". Click the **Ok** button.
13. The details of the postdated cheques deposited for discounting are modified successfully once the record is authorized.

To authorize discounting details of a cancelled postdated cheque

1. Select the **Authorize** mode.
2. Type the account number and press the **<Tab> or <Enter>** key.
3. Click the **Authorize** button on the **Purchase Details** tab to authorize a record.
4. Click the **Next** button on the **Purchase Details** tab to move to the next record.
5. Click the **Previous** button on the **Purchase Details** tab to move to the previous record.
6. Click the **Back** button on the **Service Charges** tab, the system displays the **Summary** tab.
7. Click the **Ok** button.
8. The system displays the message "Record Authorized...Click Ok to Continue". Click the **Ok** button.

Outward Clearing Process

Outward Clearing Process section comprises the activities involved in the outward clearing process.

Deposit of cheques for clearing will be continuous during the day. Each branch has a cut-off time for depositing cheques or other financial instruments that are sent for clearing. In case of deposits that are made after the cut-off time, late clearing is marked for each branch for each clearing type under the respective sectors. The cheques deposited for clearing after such ‘Late Clearing’ mark will be taken as deposits for the next working day.

The system also facilitates granting of immediate credit to the customer before the value date, against the cheques deposited.

In this section, we also come across an option where the bank can delay crediting the account of a customer due to any reason, by extending the float days for a particular cheque or for all cheques.

ST061 - Float Extension

Float days are the number of working days after which credit will be given to the customer, which determines the value date.

Using this option you can extend the value date of the cheque, deposited by a customer. When a cheque is deposited, based on the routing number, the system checks the float days and calculates the value date. On the value date, when the **Value Date Clearing Process** option is run, the system gives credit to the customer, and updates the balances and statements accordingly.

In order to delay giving credit to a customer due to any reason, the bank may use this option to extend the float days for a particular cheque.Single float extension can be done before the value date or on the value date or after the value date as long as value date clearing is not run for the value date.

Single float extension done prior or on the value date will update the book balance and there by start accounting the interest. However it postpones the availability of the cheque amount for withdrawal to the new value date.

Definition Prerequisites

- STM54 - Routing Branch Maintenance
- STM59 - Settlement Bank Parameters
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point

Other Prerequisites

- The exchange rate values must be defined and downloaded.

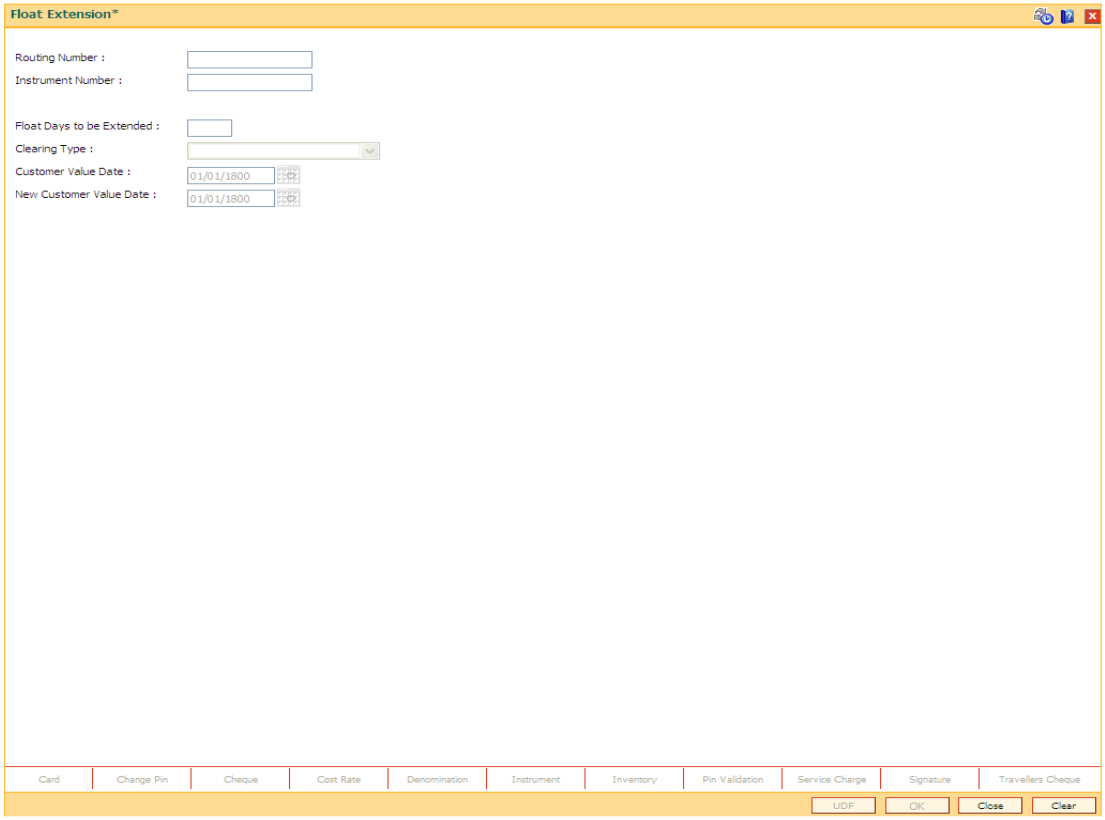
Modes Available

Not Applicable

To extend the value date of a deposited cheque

1. Type the fast path **ST061** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Float Extension**.
2. The system displays the **Float Extension** screen.

Float Extension



Field Description

Field Name	Description
Routing No	[Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the Routing Branch Maintenance option. ***Routing Number***[7] *= Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.

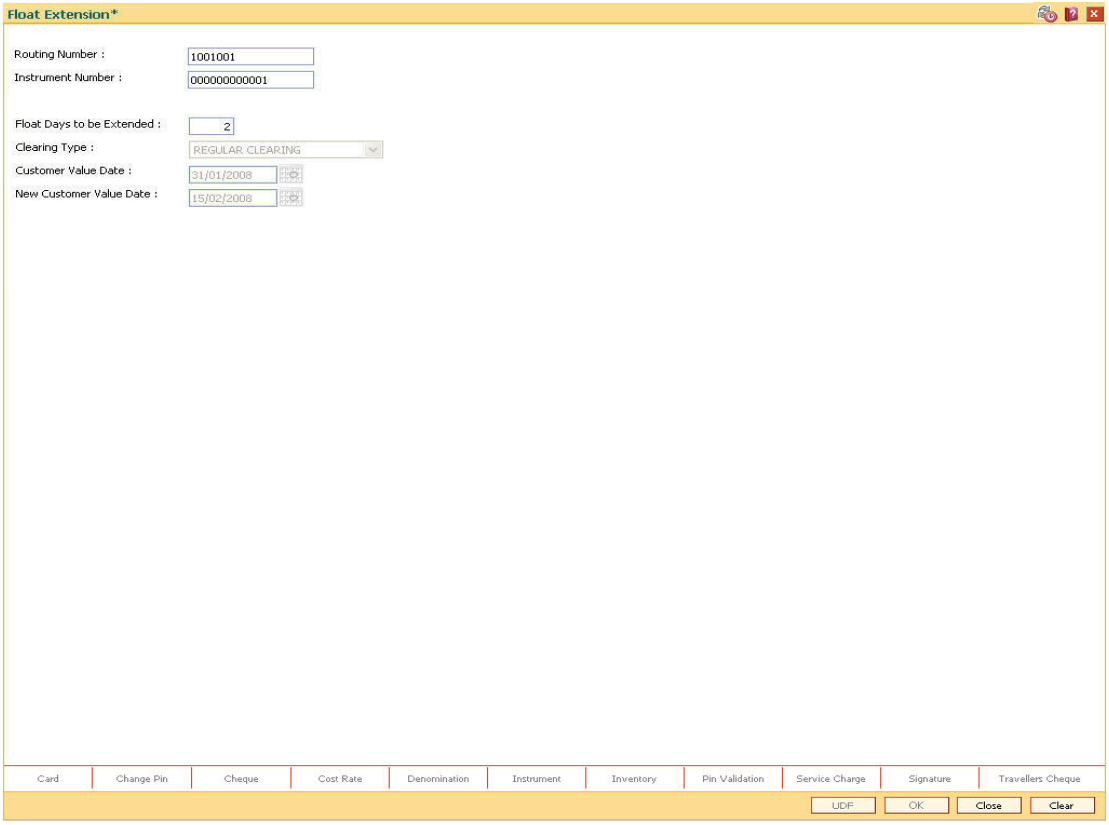
[7](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
Instrument No	[Mandatory, Numeric, 12] Type the cheque number, which is present on the MICR line of the instrument. When the cheque is deposited into any payee's account, the cheque number is used to ensure that duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system). On every cheque deposit, the cheque number, routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as **Returned**.
Float Days to be Extended	[Mandatory, Numeric, Two] Type the float days to be extended. The number of days by which the bank wants to extend the customer's value date.
Clearing Type	[Display] This field displays the clearing type entered while depositing the cheque. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Customer Value Date	[Display] This field displays the customer value date entered while depositing the cheque. It is the actual value date of the cheque based on the original cheque deposit. When a cheque is deposited on an account, the system uses the routing number to check the float days from the **Endpoint Float Maintenance** screen and the working days from the **Endpoint-Clearing Branch Composite Calendar** screen. The system generates the value date on which the cheque is expected to be cleared. On the value date the system updates the customer's available balance and credits the account with the cheque amount. For more information on maintaining value date, refer to the **Clearing Definitions** option in the Definitions User's Guide.

Field Name	Description
New Customer Value Date	[Display] This field displays the value date of the customer based on the float extension. This float date will be calculated excluding the holidays from the **Endpoint-Clearing Branch Composite Calendar** screen.

3. Enter the routing number, the instrument number and the drawee account number.
4. Enter the number of days by which the value date is to be extended.

Float Extension



5. Click the **Ok** button.
6. The system displays the message "Authorisation Required. Do you want to continue?". Click the **Ok** button.
7. Enter the relevant details and click the **Grant** button.
8. The system displays the message "Float Extension Done". Click the **OK** button.

Note: Float extension is not possible on the date of cheque deposit.

Example

On April 1, 2004:

- Opening account balance: 0

- Two Special Area type cheques are deposited for 4600 and 7500.
- Value date for both cheques: April 4, 2004
- Unclear balance of Account: 12,100

On April 2, 2004:

- The float day of cheque for 7500 is extended by one day.
- The new value date of cheque for 7500: April 5, 2004

On April 4, 2004:

- Run the value date clearing for Special Area cheques.
- Account Balance: 4600
- Unclear balance of account: 7500

On April 5, 2004:

- Run the value date clearing for Special Area cheques.
- Account Balance: 12,100
- Unclear balance of account: 0

ST072 - Global Float Extension

Float days are the number of working days after which credit will be given to the customer, which determines the value date.

Using this option you can extend the value date of all instruments by your branch, bank and endpoint, or bank and branch code. This may be required when a sudden holiday has been declared by any of the internal or external entities.

Oracle FLEXCUBE follows the Clearing House norms for the participating banks that includes:

- Clearing instruments within a particular number of days called float days
- Sending back dishonored instruments within a particular number of days
- In case of return of an instrument by any paying/returning bank after such period is over, the payee/collecting bank receiving the return will assist the paying/returning bank as follows:
    - If funds are available in the account of the drawer-customer, the payee/collecting bank will condone the delay and accept the delayed return.
    - If there are no adequate funds available in the account of the payee customer, or the bank cannot debit the customer account due to any other reason, the payee/collecting bank can refuse to accept the delayed return of the clearing instrument by the paying/returning bank.

Multiple single / global float extensions on the same day will be allowed. Audit trail will not be supported for single and Multiple float extension. The Float extension can be done in the following combinations:

- The bank’s own branch code
- Drawee bank and endpoint combination
- Endpoint code
- Drawee bank and its branch code
- Clearing Type

Definition Prerequisites

- BAM20 - Bank Codes Maintenance
- BAM28 - Endpoint Float Maintenance

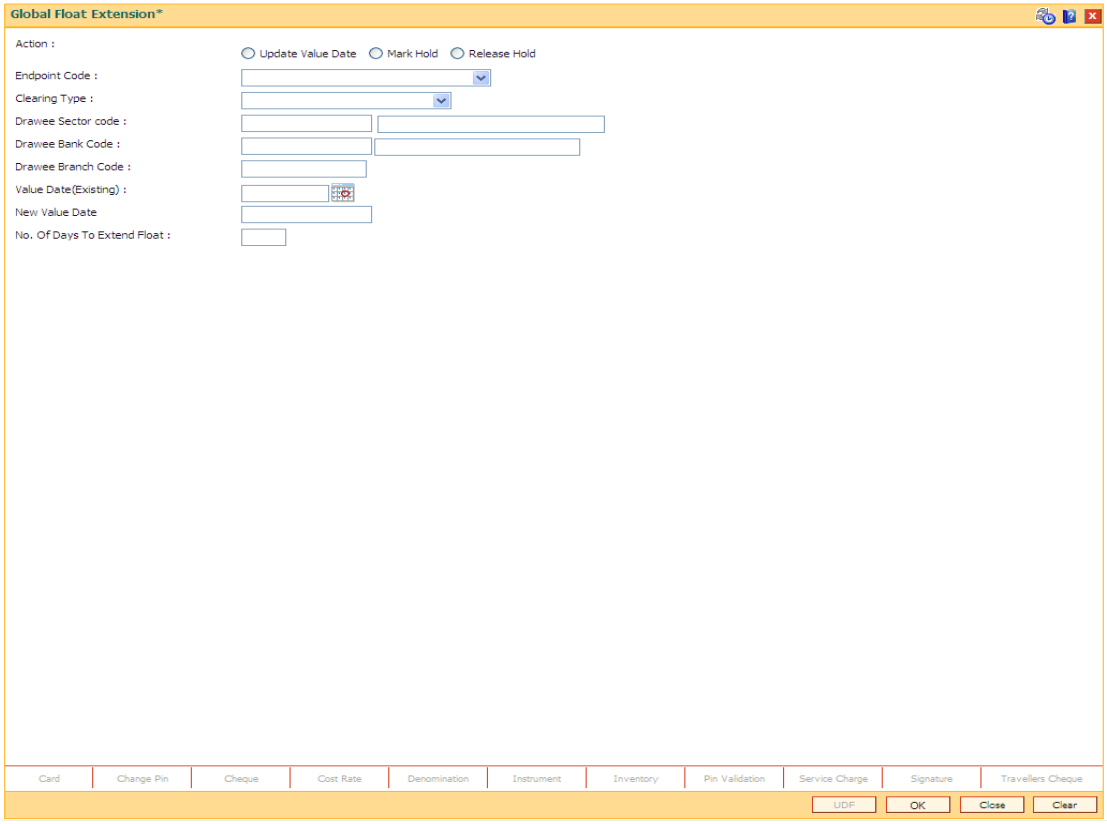
Modes Available

Not Applicable

To globally extend the value date for all deposited cheques

1. Type the fast path **ST072** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Global Float Extension**.
2. The system displays the **Global Float Extension** screen.

Global Float Extension



Field Description

Field Name	Description

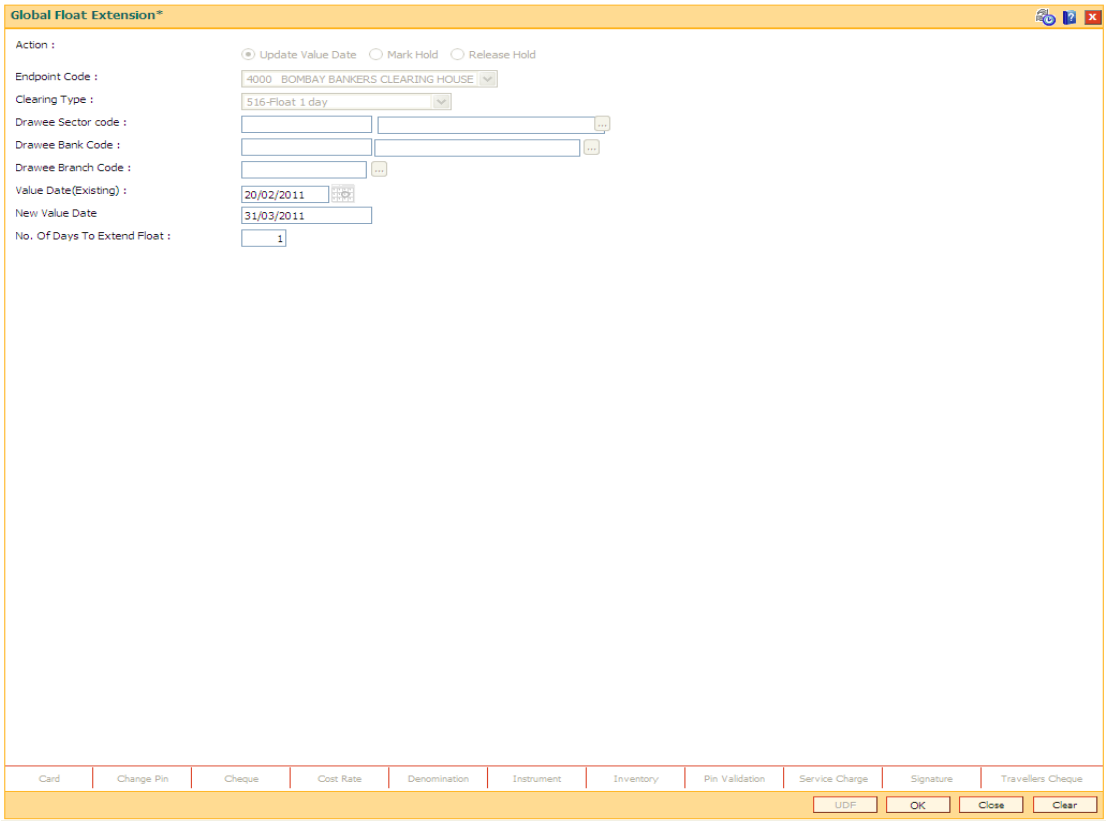
Field Name	Description
Action	[Mandatory, Radio Button] Click the appropriate action for global float extension. The options are: • Update Value Date- It will update the value date. • Mark Hold- It will put a hold only once. • Release Hold- User will have to give the new value date that would have been calculated at the time of 'update value date' or 'mark hold' action
Endpoint Code	[Mandatory, Drop-Down] Select the endpoint code from the drop-down list. **Endpoint**[8] code is a unique number representing the clearing house/correspondent bank code. The float days of an instrument is set up using the endpoint code. Each branch should have a clearing branch setup for the endpoint to send the cheques for clearing. This field is enabled, only if the **Drawee Bank Code** field is selected.
Clearing Type	[Mandatory, Drop-Down] Select the clearing type for which float extension has to be made, from the drop-down list. It should show outward clearing type which is allotted to that clearing branch.
Drawee Sector Code	[Optional, Pick List] Select the sector code based from the pick list. Sector code will be mandatory if the user wishes to input drawee bank code.
Drawee Bank Code	[Conditional, Pick List] Select the drawee bank code, to which the cheques have been deposited from the pick list. The drop-down list contains all authorized and valid drawee banks from the **Bank Codes Maintenance** (Fast Path: BAM20) option. This field is enabled if the **Drawee Sector Code** field is selected.
Drawee Branch Code	[Conditional, Pick List] Select the drawee branch code, to which cheques have been deposited from the pick list. This field is enabled if the **Drawee Bank Code** field is selected.

[8](The clearing house is called the Endpoint.)

Field Name	Description
Value Date(Existing)	[Mandatory, Pick List, dd/mm/yyyy] Type the existing value date for the cheque deposited or select it from the pick list.
New Value Date	[Display] This field displays the value date computed by the system after user clicks on Ok button.
No. Of Days To Extend Float	[Mandatory, Numeric, Three] Type the number of days by which float days has to be extended, for clearing the instrument. The value date for all the cheques will be extended by the number of days extended.

3. Select the appropriate action from the radio button.
4. Select the end point code and clearing type from the drop-down list.
5. Enter the required details.

Global Float Extension



6. Click the **Ok** button.

7. The system displays the message "Authorization Required. Do You Want to continue?". Click the **OK** button.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click the **Ok** button.
10. The system displays the message "Float Extension Done". Click the **OK** button.

Example

The following are the cheques deposited in various accounts of a branch as on September 4, 2004:

Account Number	Cheque Number	Value Date	Routing Number	Endpoint
Account 1	100	September 4, 2004	800651123	1000 E1
Account 2	200	September 5, 2004	800984121	1000 E1
Account 3	300	September 5, 2004	600502457	6000 E2

Endpoint 6000 has suddenly declared a strike and all instruments sent for clearing to the same will be delayed by 2 days.

In such situations, the global float extension is to be performed with the following particulars:

- Endpoint number: E2
- Bank: 502 - Standard Chartered Bank
- Date of holiday: September 5, 2004
- Float days to be extended: 2

The system will check for all instruments posted to the 502 Standard Chartered Bank and going through Endpoint 6000.

- Instrument affected by value date extension: Cheque number 300
- New value date of instrument: September 7, 2004

ST060 - Immediate Credit

Using this option, once a cheque has been deposited, you can choose to give credit to the customer before the value date wherein the value date of the cheque is advanced to the current date. Immediate credit can be granted only to the cheques deposited on the posting date.

Immediate credit also can be used for outstation cheques which have the float days set up to a large number.

Note: Immediate credit is not allowed on salary cheques. Inter-branch cheques can be given immediate credit only after the outward clearing has run. The immediate credit must be authorised online by the supervisor.

Definition Prerequisites

- STM54 - Routing Branch Maintenance
- STM59 - Settlement Bank Parameters
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- 7101 - IC No – Short Name Change
- The exchange rate values must be defined and downloaded.
- The accounts for the credit provided.

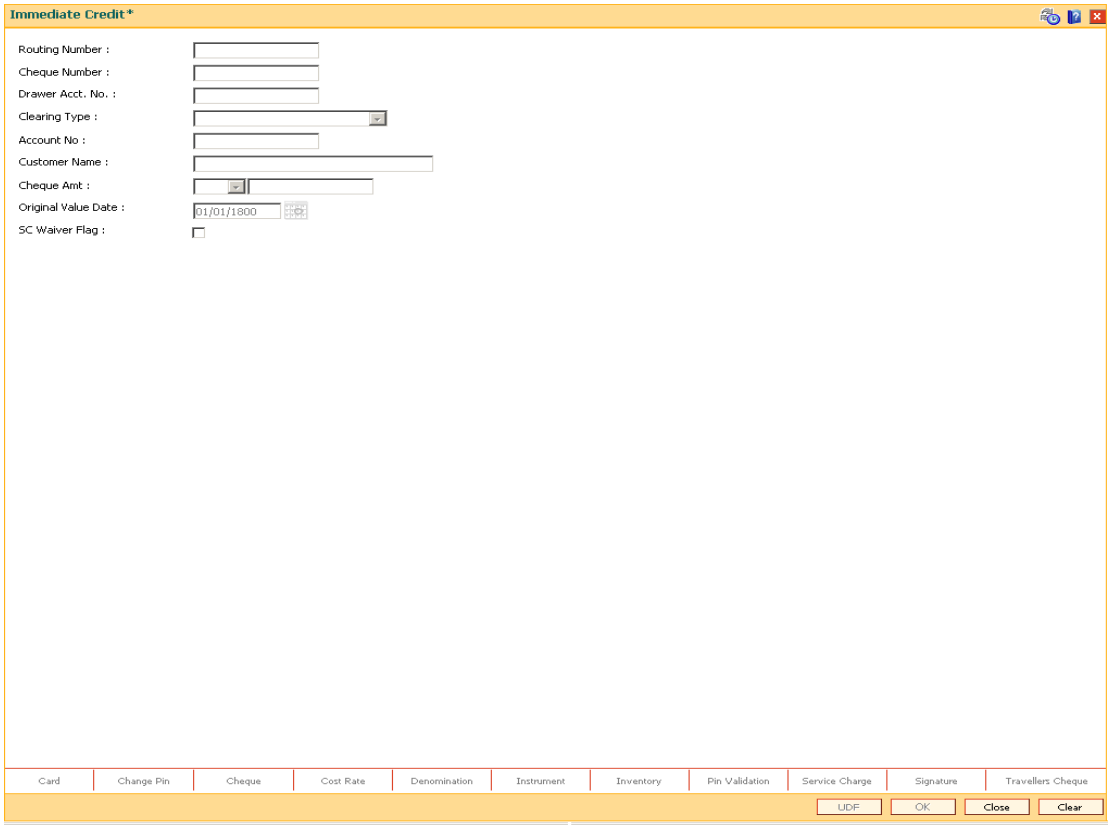
Modes Available

Not Applicable

To grant immediate credit for a deposited cheque

1. Type the fast path **ST060** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Immediate Credit**.
2. The system displays the **Immediate Credit** screen.

Immediate Credit



Field Description

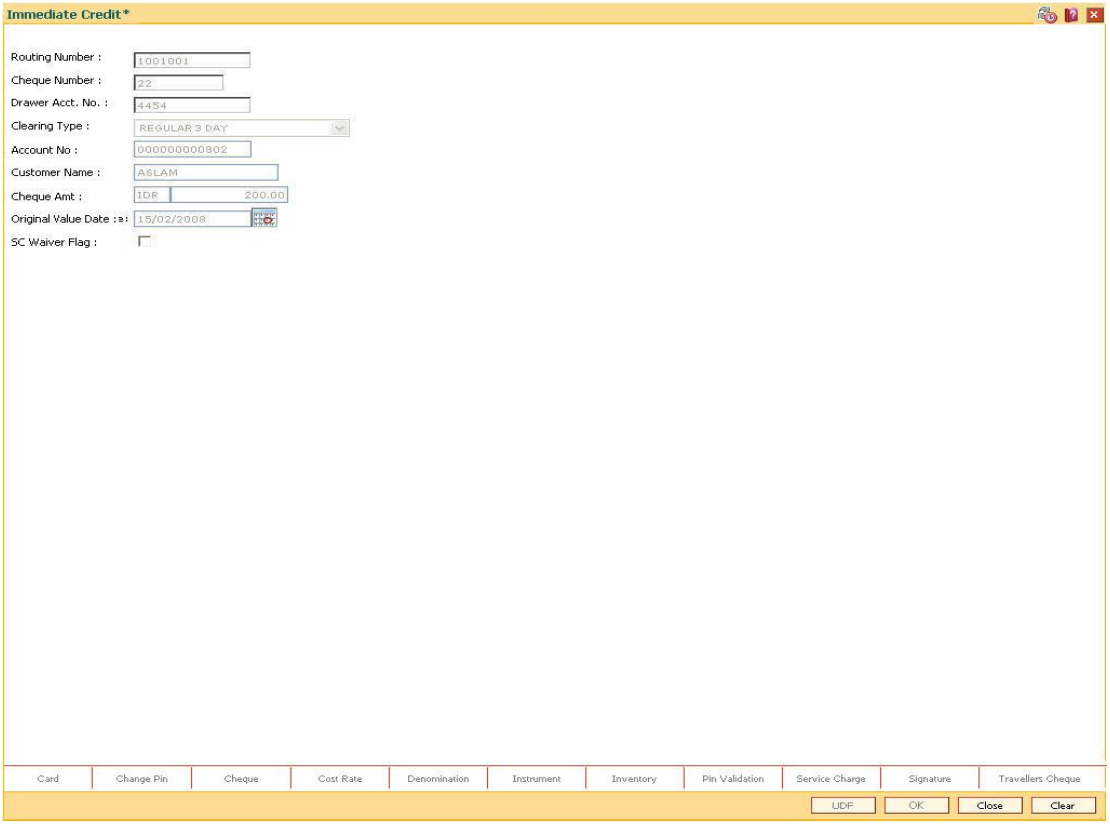
Field Name	Description
Routing Number	[Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[9] *= Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument.
Cheque Number	[Mandatory, Numeric, 12] Type the cheque number, which is present on the MICR line of the instrument. When the cheque is deposited into any payee's account, the cheque number is used to ensure that the duplicate entries are not made in the system (that the same cheque is not deposited multiple times in the system). On deposit of every cheque, cheque number along with the routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as **Returned**.
Drawer Acct. No.	[Mandatory, Numeric, 14] Type the drawer account number. The drawer account number is the account number of the person who has issued the cheque. The drawer account number is generally printed on the cheque leaf. The drawer account is the account from where the funds will come into the beneficiary account. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its accuracy.
Clearing Type	[Display] This field displays the clearing type entered while depositing the cheque. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes performed for a cheque, like outward clearing, running of value date, and marking late clearing, etc. take place on the basis of the clearing type.

[9](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
Account No	[Display] This field displays the account number entered while depositing the cheque. It indicates the account number of the payee, i.e. the customer of the bank who will get credit.
Customer Name	[Display] This field displays the customer name entered while depositing the cheque. This is the short name of the customer as entered in the **Customer Addition** screen. This name can be changed using the **Change Customer Name / IC Number** option.
Cheque Amt	[Display] This field displays the cheque amount entered while depositing the cheque. It specifies the currency of the cheque and the amount of the cheque in that currency.
Original Value Date	[Display] This field displays the value date entered while depositing the cheque. It is the actual value date of the cheque, based on the original cheque deposit. When a cheque is deposited on an account, the system uses the routing number to check the float days from the **Endpoint Float Maintenance** screen and the working days from the **Composite Calendar Generation** option. The system generates the value date on which the cheque is expected to be cleared. On the value date, the system updates the customer's available balance and credits the account with the cheque amount. For more information on maintaining value date, refer to the **Clearing Definitions** option in the Definitions User's Guide.
SC Waiver Flag	[Optional, Check Box] Select the **SC Waiver Flag** check box, if you want to waive the service charges. This field indicates as to whether the service charges attached to immediate credit should be waived. If the check box is not selected, then the system, by default, charges the SC attached to the immediate credit transaction mnemonic.

3. Enter the routing number, the cheque number and the drawee account number.

Immediate Credit



4. Click the **Ok** button.
5. The system displays the message "Authorization Required. Do You Want to continue?". Click the **OK** button.
6. The system displays the **Authorization Reason** screen.
7. Enter the relevant information and click the **Ok** button.
8. The system displays the message "Immediate Credit Successful". Click the **OK** button.

Example

Under Normal Clearing	On Immediate Credit
Opening balance of account as on February 14, 2004: 80,000	Opening balance of account as on February 14, 2004: 80,000
A cheque is deposited of 40,000. (Value Date: February 16, 2004)	A cheque is deposited of 40,000. (Value Date: February 14, 2004)
The unclear balance of account: 40,000	The unclear balance of account: 0
Available balance as on February 14, 2004: 80,000	Available balance as on February 14, 2004: 120,000

Accounting Entries

The following accounting entries will be passed on granting immediate credit for a deposited cheque.

Date	Particulars	Amount (Dr)	Amount (Cr)
Transaction Posting Date	**Endpoint**[10] GL Account Dr To CASA (By immediate credit being granted for a deposited cheque)	Cheque Amount	Cheque Amount

7120 - Late Clearing Maintenance

Using this option ,you have to make sure that all cheque transactions are completed, authorized or reversed, and late clearing is marked for all clearing types for the posting date before outward clearing is run for a particular posting date.

After the late clearing is marked for a posting date, if any cheque is deposited on that posting date, it will be sent into clearing for the next posting date.This option is used only within decentralized branches, where the branch directly reports to the Clearing House.

Definition Prerequisites

- BAM14 - Service Charge Code Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- BAM56 - Currency Codes Maintenance
- STM64 - Clearing Type Maintenance
- BA091 - Currency Rate Maintenance
- All the batches and cheques should be authorised

Modes Available

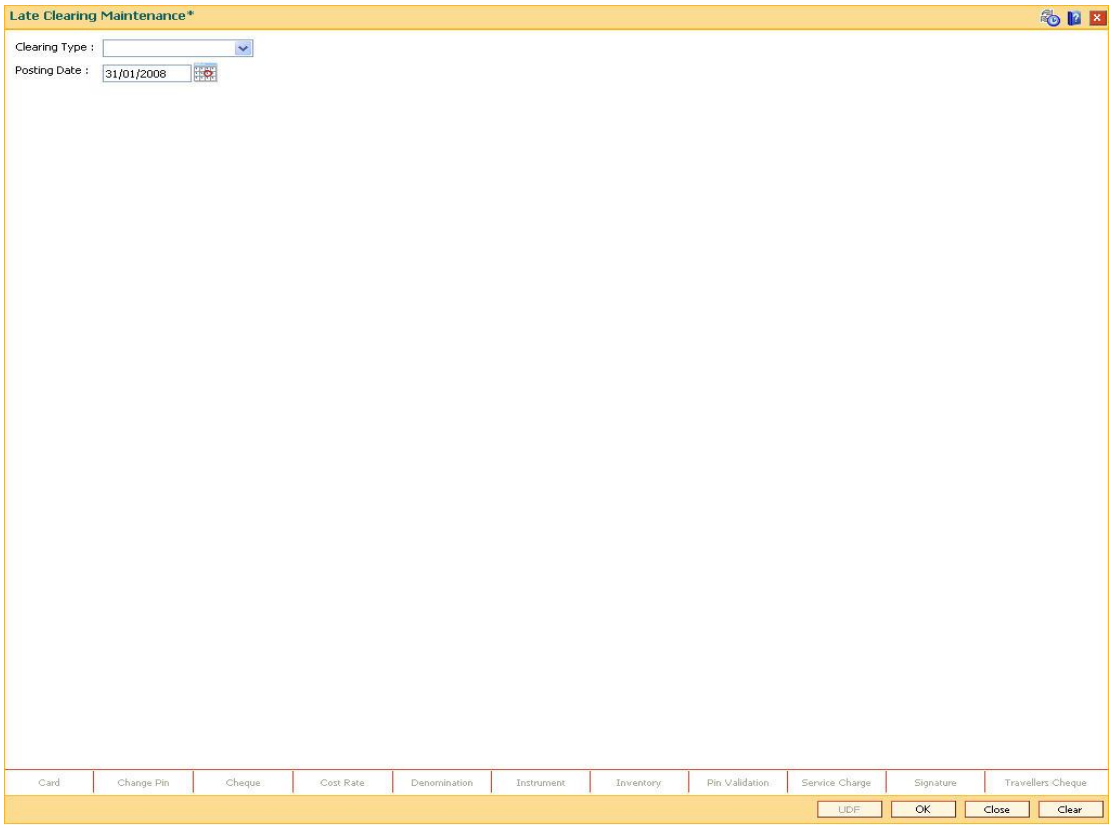
Not Applicable

To mark late clearing at the host level

1. Type the fast path **7120** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Late Clearing Maintenance**.
2. The system displays the **Late Clearing Maintenance** screen.

Late Clearing Maintenance

[10](The clearing house is called the Endpoint.)

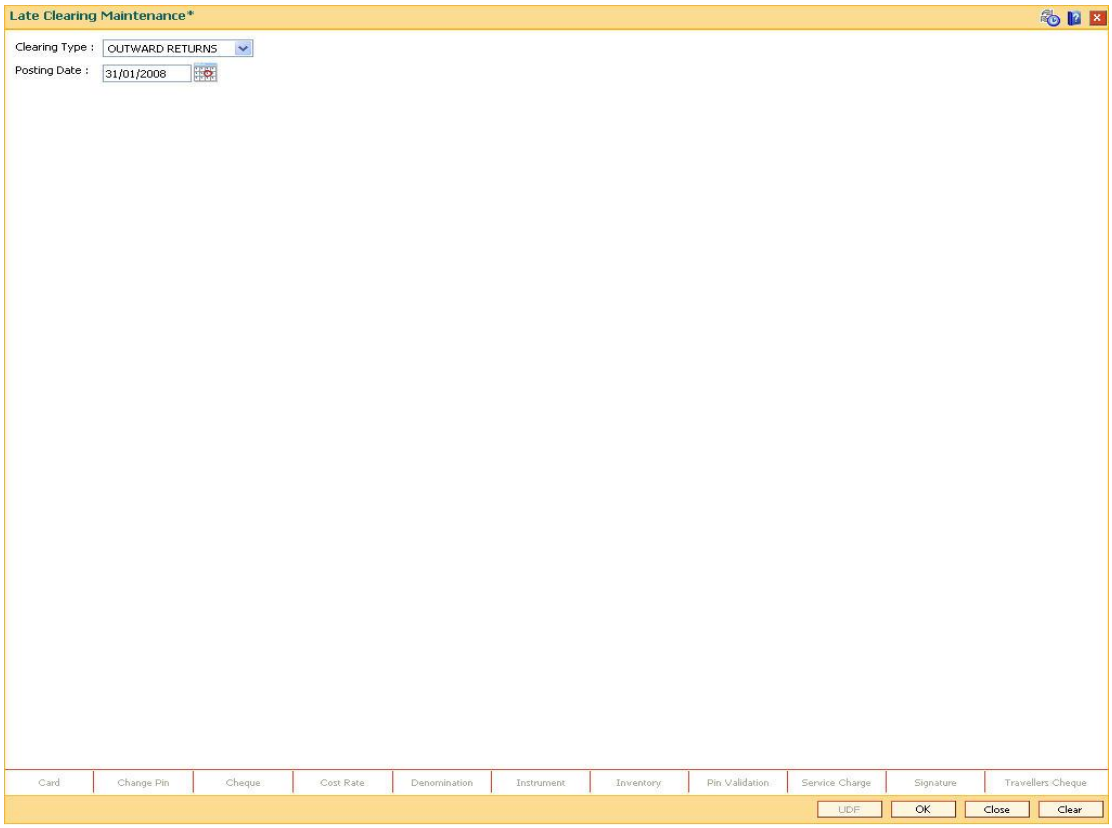


Field Description

Field Name	Description
Clearing Type	[Mandatory, Drop-Down] Select the clearing type for which the late clearing should be marked from the drop-down list. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Posting Date	[Mandatory, Pick List, dd/mm/yyyy] Select the posting date for which the clearing should be marked from the pick list. The date should be the current or next posting date. By default this field displays the current posting date.

3. Select the clearing type from the drop-down list.
4. Enter the posting date.

Late Clearing Maintenance



5. Click the **Ok** button.
6. The system displays the message "Recovering unfinished transactions". Click the **Ok** button.

Note: Marking of late clearing is mandatory before outward clearing for that type can be run. The branch may receive cheques on that day, but the system will record them for the next working day.

STM63 - Late Clearing Marking Maintenance

Using this option, you have to make sure that all cheque transactions are completed; authorized and late clearing is marked for all clearing types for the posting date before Outward Clearing is run for a particular posting date.

After the late clearing is marked for a posting date, if any cheque is deposited on that posting date, it will be sent into clearing for the next posting date. The centralized clearing branch uses this maintenance.

Definition Prerequisites

- BAM14 - Rewards and Service Charges definition
- STM54 - Routing Branch Maintenance
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- BAM56 - Currency Codes Maintenance
- STM64 - Clearing Type Maintenance

- BA091 - Currency Rate Maintenance
- The exchange rate values must be defined and downloaded.
- All the Outward clearing and consolidated batches should be closed and the branch should be online and there should not be any tanked transactions

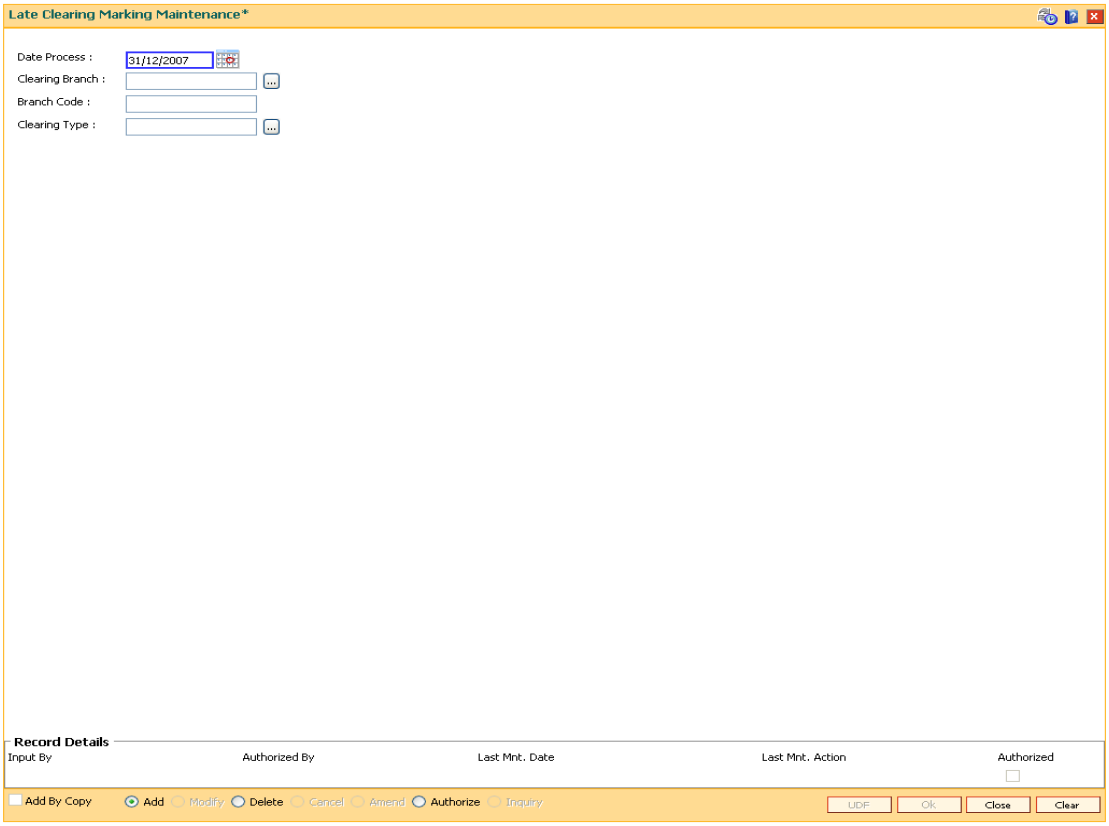
Modes Available

Add, Delete. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To mark late clearing by a branch

1. Type the fast path **STM63** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Late Clearing Marking Maintenance**.
2. The system displays the **Late Clearing Marking Maintenance** screen.

Late Clearing Marking Maintenance

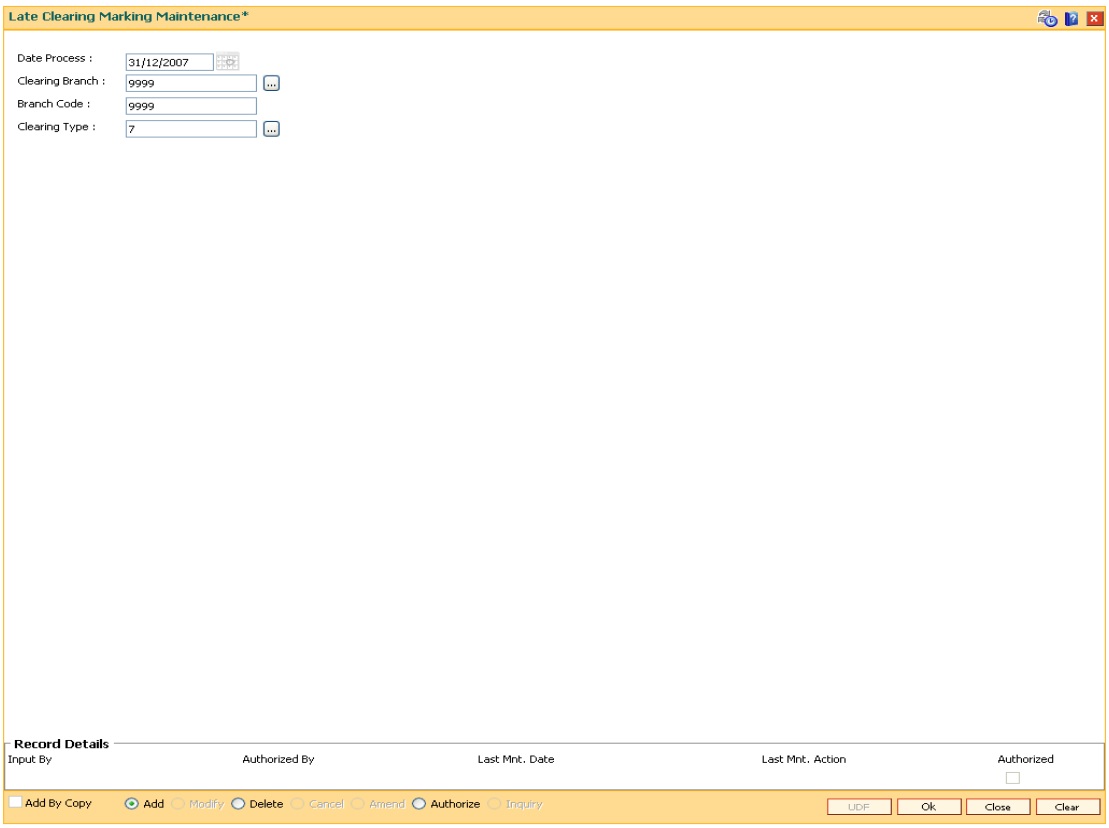


Field Description

Field Name	Description

Field Name	Description
Date Process	[Mandatory, Pick List, dd/mm/yyyy] Select the process date from the pick list. This is the date for which the late clearing should be marked. By default, this field displays the current posting date.
Clearing Branch	[Mandatory, Pick List] Select the clearing branch from the pick list.
Branch Code	[Display] This field displays the branch code based on the clearing branch selected.
Clearing Type	[Mandatory, Pick List] Select the clearing type for which late clearing should be marked from the pick list. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type. This will have those clearing types for which the Late Clearing Marking Required is selected as "Y" in the **Clearing Type Maintenance** (Fast Path: STM64) option.

3. Select the date process, clearing branch and the clearing type from the pick list.



4. Click the **Ok** button.
5. The system displays the message "Record Added...Authorisation Pending..". Click the **OK** button.
6. The batch is marked for late clearing by a branch after the record is authorised.

Note: Marking of late clearing by a branch is mandatory, before the outward clearing for that type can be run. The branch may receive checks on that day, but the system will record them for the next working day.

ST023 - Outward Clearing

Using this option you can execute the outward clearing process.Outward clearing can be run at any time of the day.

Late Clearing has to be marked for each branch for each clearing type under the sector since deposit of cheques for clearing will be continuous. Cheques deposited for clearing after such Late Clearing mark will be considered deposited for the next working day.

A cheque deposited on an account through the **Cheques Deposited On Savings Account** (Fast Path: 6501) option or **Consolidated Cheque Batch Data Entry** (Fast Path: 6512) option during the day, updates the unclear balance of the account. Once this is run, the cheques will be available for marking outward rejects and for float extension.

This process has to be run for each clearing type in the End Point. Once the Outward Clearing is run, all the relevant GLs get updated.

Note: The system automatically authorizes this transaction.

Definition Prerequisites

- BAM14 - Rewards and Service Charges Definition
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- BAM56 - Currency Codes Maintenance
- STM64 - Clearing Type Maintenance
- BA091 - Currency Rate Maintenance
- The exchange rate values must be defined and downloaded.
- Late clearing should be marked for all the branches that are reporting to this clearing branch from where Outward clearing is run.

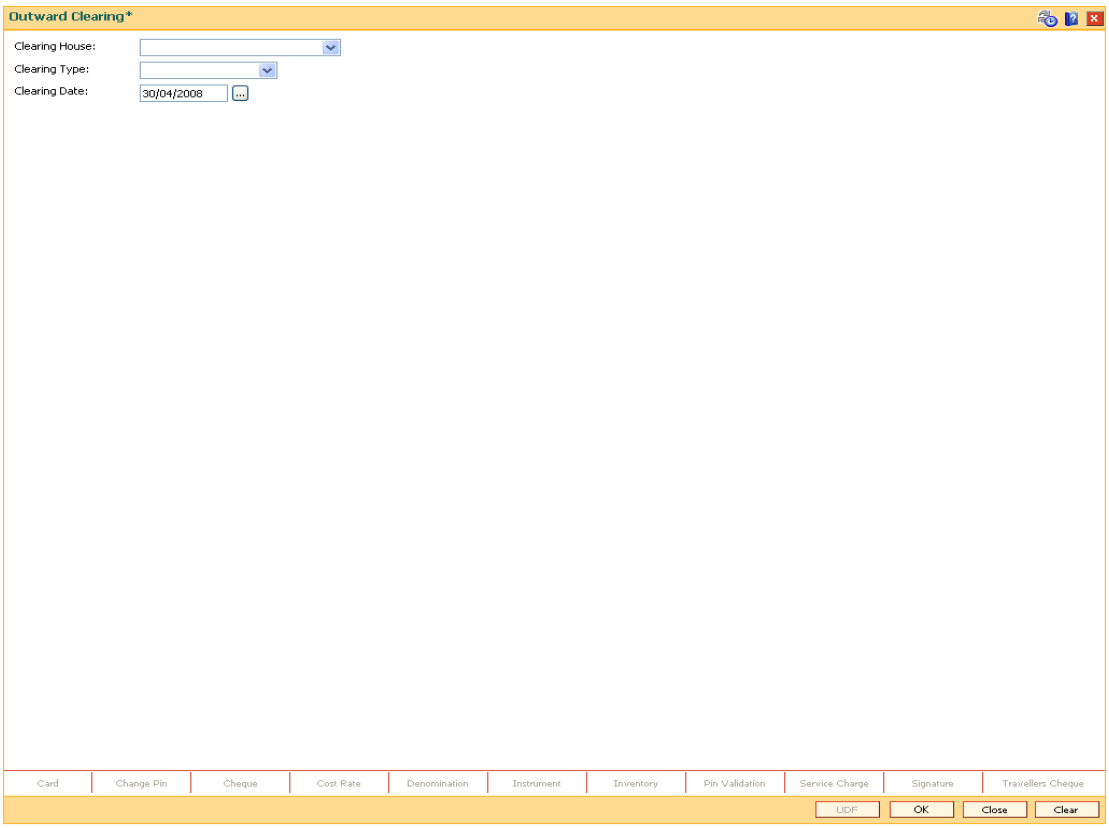
Modes Available

Not Applicable

To run the outward clearing process

1. Type the fast path **ST023** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Outward Clearing**.
2. The system displays the **Outward Clearing** screen.

Outward Clearing



Field Description

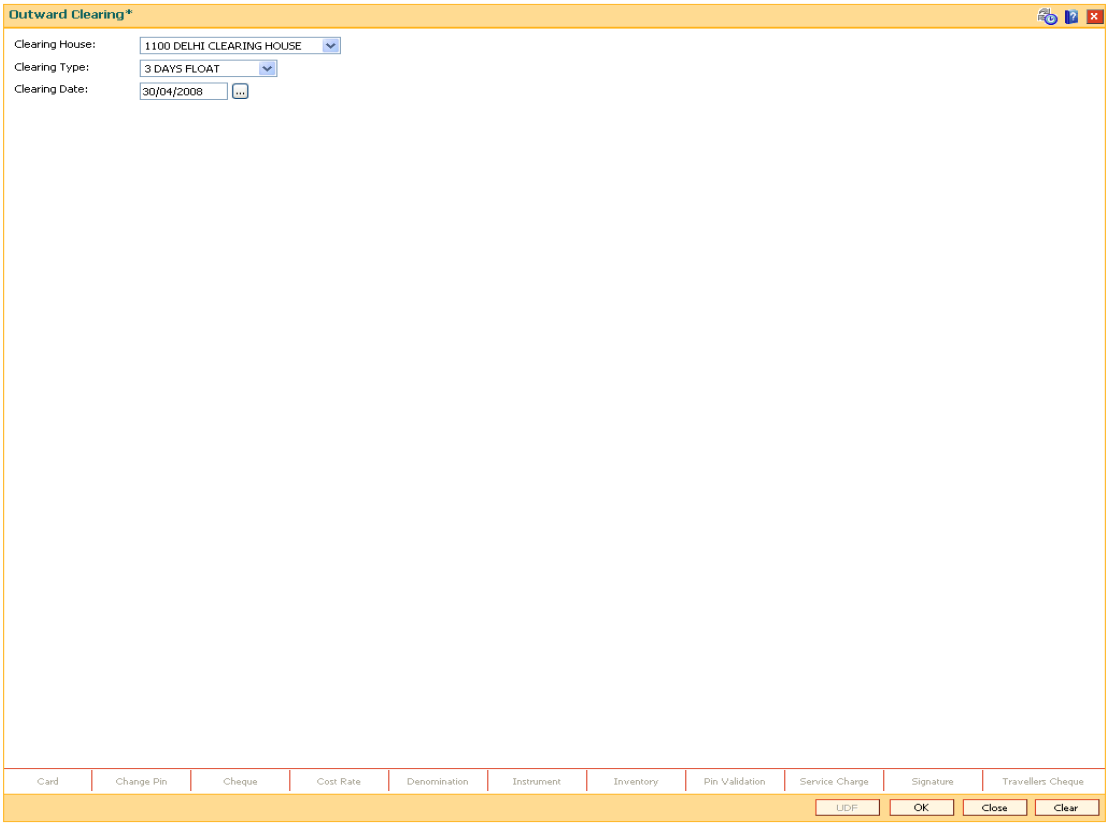
Field Name	Description
Clearing House	[Mandatory, Drop-Down] Select the clearing house from the pick list. This is the name of the clearing house for which the outward clearing process is to be run. **Endpoint**[11] code is a unique number representing the clearing house/correspondent bank code. The float days of an instrument is set up using the endpoint code. Each branch should have a clearing branch setup for the endpoint to send the cheques for clearing.

[11](The clearing house is called the Endpoint.)

Field Name	Description
Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list. This field indicates the clearing type for which the outward clearing process should be executed. Late clearing should be marked for this clearing type before outward clearing for the same can be initiated. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Clearing Date	[Mandatory, Pick List, dd/mm/yyyy] Select the clearing date from the pick list.

3. Select the clearing house and clearing type from the drop-down list.

Outward Clearing



4. Click the **Ok** button.
5. The system displays the message "Outward Clearing Process Completed.". Click the **Ok** button.

Example

A customer has deposited a cheque for a Hi value clearing type for 500 with one day of float, then according to the set up, this cheque will be presented for clearing to Endpoint 1.

- After the cheque deposit, the customer's unclear balance is 500.
- The Branch marks late clearing for the Hi value clearing type. There is no effect on the customer's account.
- On running the outward clearing process, the system passes the following entries:

Date	Particulars	Amount (Dr)	Amount (Cr)
Transaction Posting Date	Endpoint 1 Account Dr To Cheque for Collection Account (Being cheque sent for clearing to Endpoint 1)	Cheque Amount	Cheque Amount

Accounting Entries

In the books of clearing branch, the following entries will be passed for the deposit of cheques of own branch accounts:

Date	Particulars	Amount (Dr)	Amount (Cr)
Transaction Posting Date	Clearing House Account Dr To Cheque for Collection Account To Outstation cheque for Collection Account To Customer/GL accounts (Being cheques deposited for the own branch account)	Cheque Amount	Cheque Amount

In the account of customer, to mark the value date against the cheques deposited for loans, the following entries will be passed:

Date	Particulars	Amount (Dr)	Amount (Cr)

Date	Particulars	Amount (Dr)	Amount (Cr)
Transaction Posting Date	Cheque for Collection Account Dr Outstation cheque for Collection Account Dr To Customer Loan Account (Being value date marked against the cheques deposited for loans)	Cheque Amount	Cheque Amount

If the clearing is done for a cheque deposited for other branch account, the following entries will be passed:

- At the clearing branch

Date	Particulars	Amount (Dr)	Amount (Cr)
Transaction Posting Date	Clearing House Account Dr To Inter-branch (Account branch) Account (Being clearing done for a cheque deposited for other branch account)	Cheque Amount	Cheque Amount

In the books of account branch

Date	Particulars	Amount (Dr)	Amount (Cr)
Transaction Posting Date	Inter-branch (**Clearing Branch**[12]) Account Dr To Customer Account/GL Account (Being clearing done for a cheque deposited for other branch account)	Cheque Amount	Cheque Amount

[12](The branch which does the centralized clearing.)

ST037 - Reverse Authorized Batches

Using this option, if the authorizer realizes that there is flaw in some of the details of the cheque entered in a batch, those particular cheques can be deleted before running the outward clearing.

The system provides information on cheque number, drawee account number, routing number, amount, payee account, and instrument date. The user has to select **Y** in the **Delete** column to delete the checks.

Definition Prerequisites

- 6512 - Consolidated Cheque Batch Data Entry

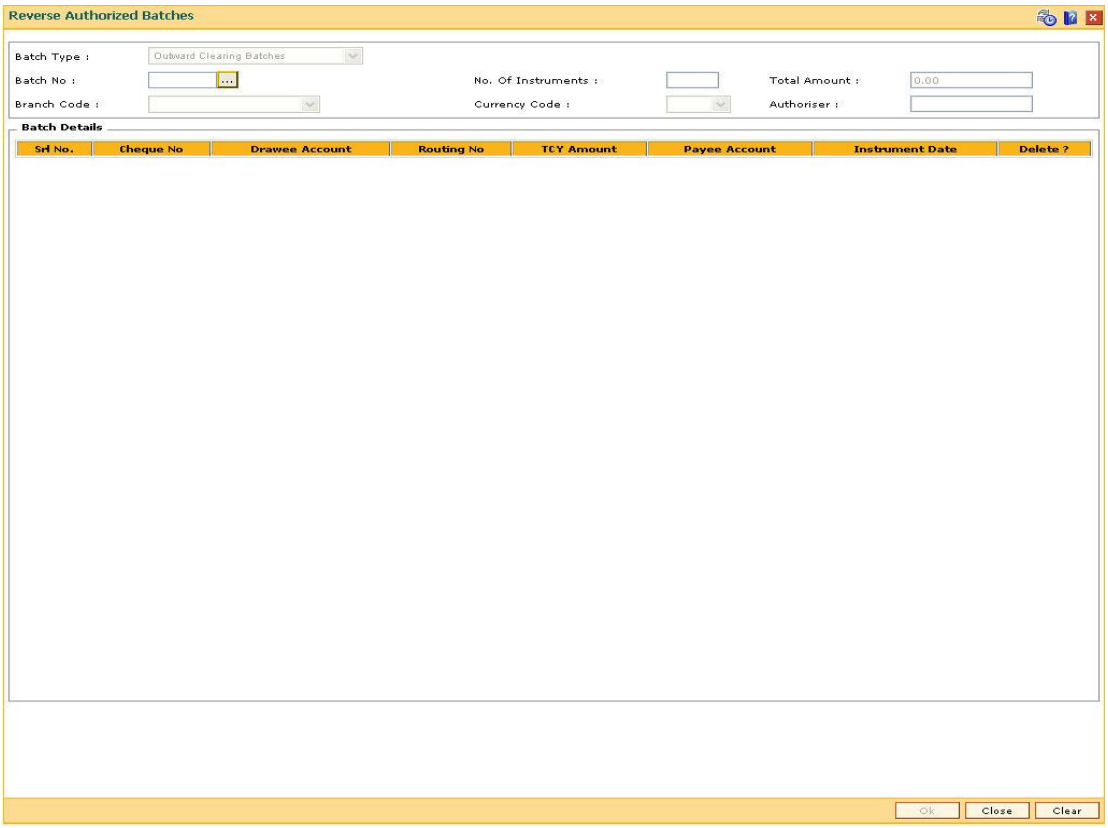
Modes Available

Not Applicable

To reverse the authorized batch

1. Type the fast path **ST037** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > Reverse Authorized Batches**.
2. The system displays the **Reverse Authorized Batches** screen.

Reverse Authorized Batches



Field Description

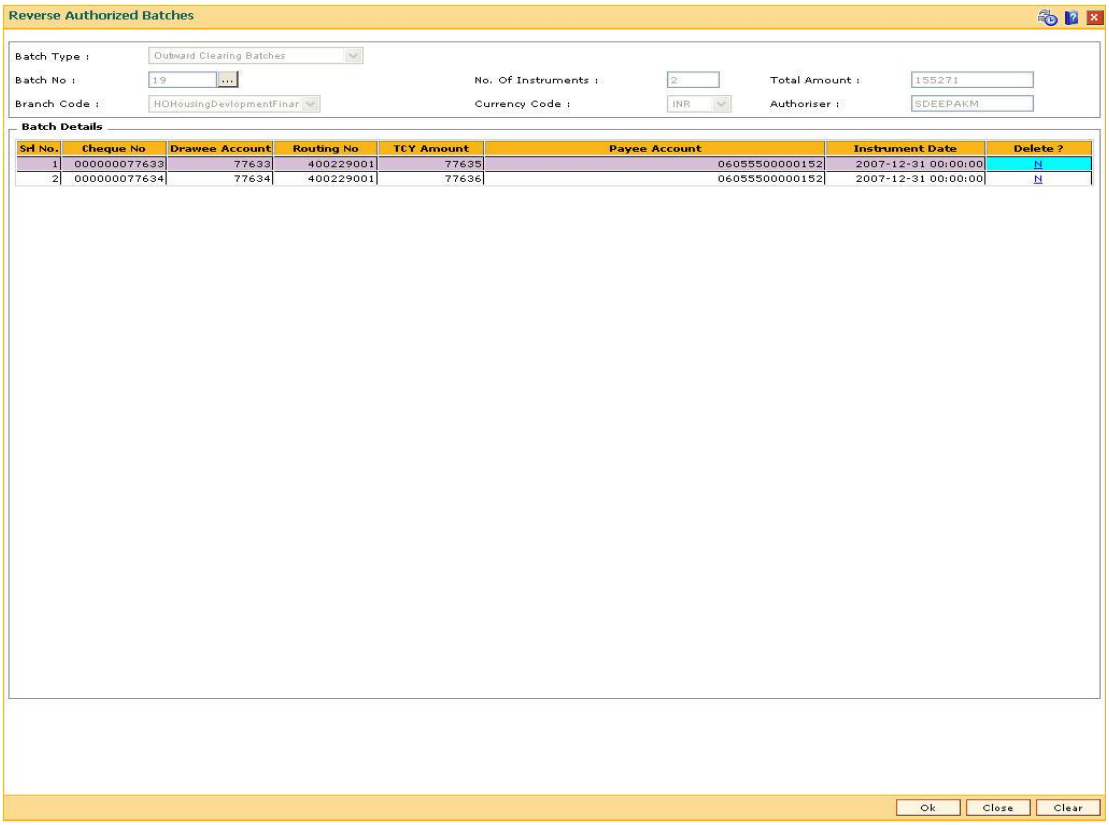
Field Name	Description
Batch Type	[Display] This field displays the transaction screen description. At present the system displays only ‘Outward Clearing Batches’ as Batch Type.
Batch No	[Mandatory, Pick List] This field displays the batch number. The system generates a batch number, which is a running serial number. This batch number needs to be noted down for future reference.
No. Of Instruments	[Display] This field displays the number of instruments. This field, by default, displays the number of instruments that can be accommodated in one data entry batch.
Total Amount	[Display] This field displays the total amount of all the cheques being deposited into the account. This will be the amount by which the account unclear balance will be updated. This amount is in the transaction currency. The teller has to ensure that the correct amount is entered; else the system will not allow completion of data entry in the consolidated batch data entry mode.
Branch Code	[Display] This field displays the branch code of the branch where the cheque is lodged and the batch is reversed.
Currency Code	[Display] This field displays the currency code of the batch.
Authoriser	[Display] This field displays the name of the authorizer who authorized the transaction.

Column Name	Description
Batch Details	
Srl No.	[Display] This column displays the sequence number of cheques.
Cheque No	[Display] This column displays the cheque number.

Column Name	Description
Drawee Account	[Display] This column displays the account number of the drawee.
Routing No	[Display] This column displays the routing number against which the cheque has been drawn.
TCY Amount	[Display] This column displays the amount of the instrument in the currency in which the transaction takes place.
Payee Account	[Display] This column displays the customer account (also termed as the beneficiary account) number.
Instrument Date	[Display] This column displays the date of instrument issue.
Delete?	[Toggle] Click the column to change the value to **Y** to delete the row.

3. Enter the relevant information.
4. Click the toggle status in the delete column to change the value to **Y**.

Reverse Authorized Batches



5. Click the **Ok** button.
6. The system displays the message "Authorization Required. Do You Want to continue?". Click the **OK** button.
7. The system displays the **Authorization Reason** screen.
8. Enter the relevant information and click the **Ok** button.
9. The system displays the message "Record Authorized .. Click Ok to Continue". Click the **OK** button.

ST001 - Value Date Clearing Process

Using this option you can give credit to the customers for those cheques that are due for the current date. This process has to be run for each of Outward Clearing Types defined in the **Clearing Types Master** (Fast Path: STM64) option.

This process can be run automatically as part of the Beginning of Day process if the bank desires to do so, by setting system internal parameters accordingly. In situations where the float days is zero, and there is a need to release funds to the customer on the same day, this process is setup to be run on invocation by the user.

You can use the **Value Date Clearing Inquiry** (Fast Path: ST002) option to find out whether the value date clearing process is run already or not.

Note: If there are no cheques to be processed, the system displays the message "No rows present to be processed in value date clearing".

Definition Prerequisites

- BAM20 - Bank Codes Maintenance

- BAM28 - Endpoint Float Maintenance
- STM64 - Clearing Types Master

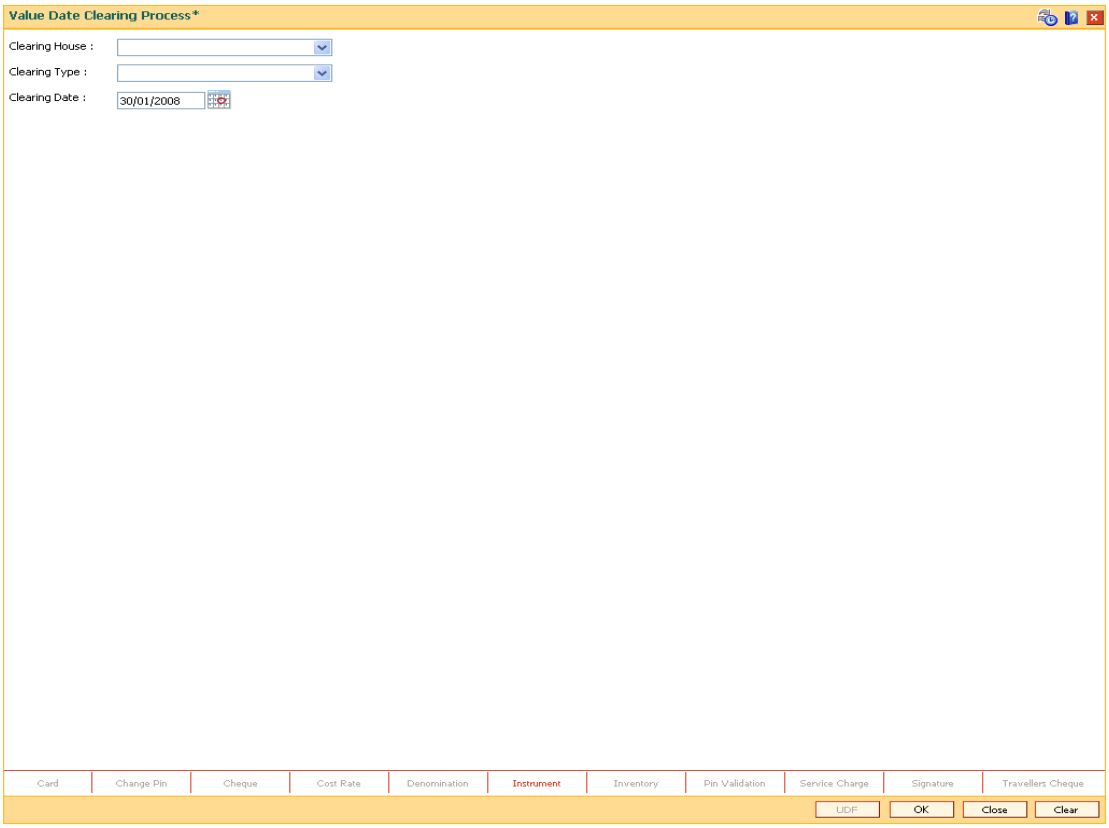
Modes Available

Not Applicable

To run the value date clearing process

1. Type the fast path **ST001** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Value Date Clearing Process**.
2. The system displays the **Value Date Clearing Process** screen.

Value Date Clearing Process



Field Description

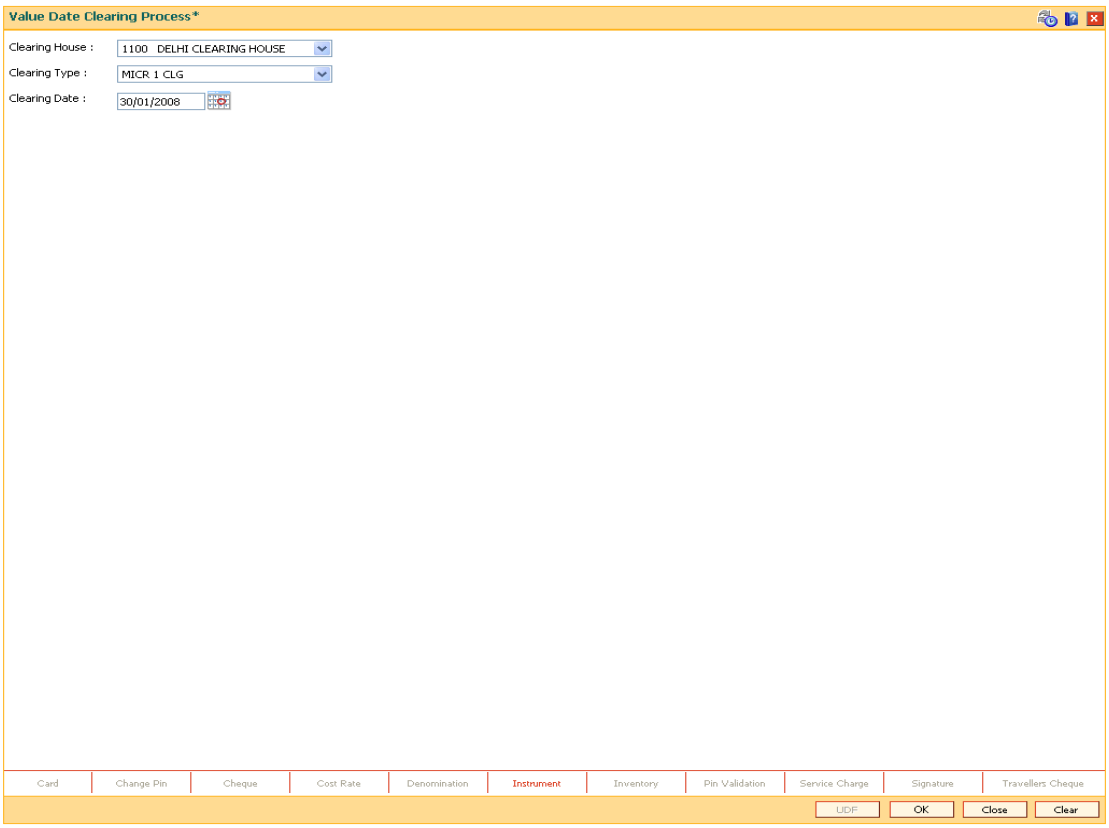
Field Name	Description

Field Name	Description
Clearing House	[Mandatory, Drop-Down] Select the clearing house from the drop-down list. The endpoint for which the bank wishes to run value date clearing. The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent to for clearing purposes. The user has to setup each end point in a Global Setup along with its details such as the GL to be associated with. **Float days**[13] of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.
Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Clearing Date	[Mandatory, Pick List, dd/mm/yyyy] Select the clearing date from the pick list. This is the date for which value date processing should be run manually. It can run for any previous day as well.

3. Select the clearing house and the clearing type from the drop-down list.
4. Select the clearing date from the pick list.

Value Date Clearing Process

[13](Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.)



5. Click the **Ok** button.
6. The system displays the message "SUCCESS...Click Ok to continue". Click the **Ok** button.

ST066 - Cheque Status Inquiry

Using this option.you can view the status of all cheques deposited to CASA accounts, GL accounts or a list of cheques with a particular number. You can refine the inquiry by selecting the start date from which the information will be displayed.

The system provides details on cheque number, value date, amount and the status of the cheque etc.

Definition Prerequisites

- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- 7101 - IC No – Short Name Change
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- Accounts to have cheque based transactions.

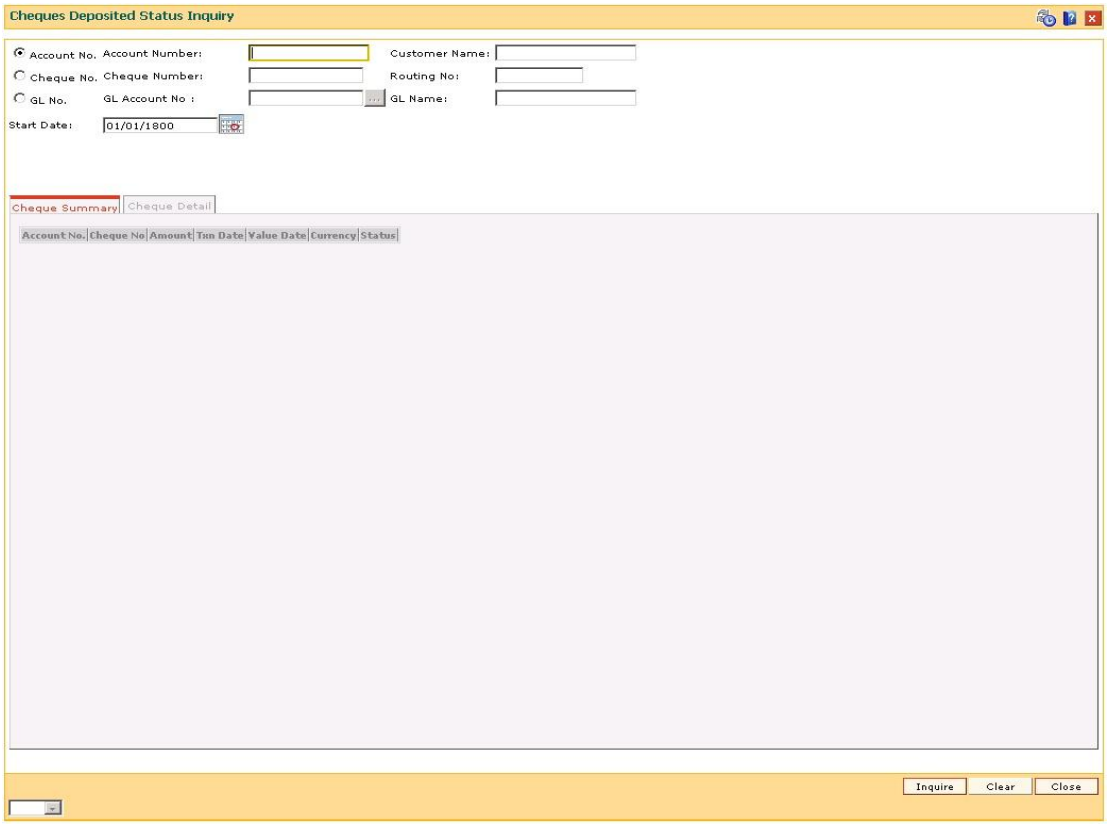
Modes Available

Not Applicable

To inquire the status of all deposited cheques

1. Type the fast path **ST066** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Cheque Status Inquiry**.
2. The system displays the **Cheque Status Inquiry** screen.

Cheque Status Inquiry



Field Description

Field Name	Description
Account No.	[Mandatory, Radio Button] Click **Account No**. to perform the inquiry based on the account number.
Account Number	[Conditional, Numeric, 14] Type the account number of the bank's customer. The adjacent field displays the name of the account holder based on the account number. This field is enabled only if the **Account No**. option is selected.

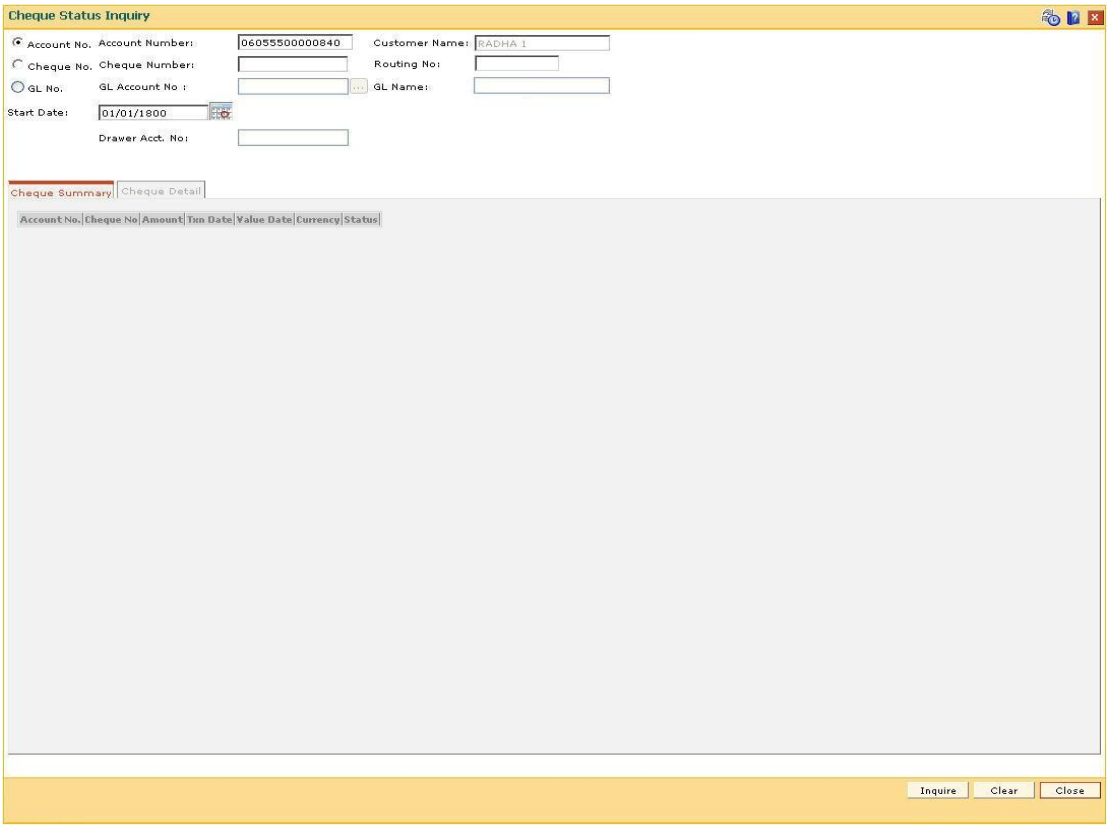
Field Name	Description
Customer Name	[Display] This field displays the customer name if the user performs the inquiry based on the account number. This is the short name of the customer as entered in the **Customer Addition** screen. This name can be changed using the **Customer Name / IC Change** option.
Cheque No.	[Mandatory, Radio Button] Click **Cheque No.** to perform the inquiry based on the cheque number.
Cheque Number	[Conditional, Numeric, 12] Type the cheque number, which is present on the MICR line of the instrument. When the cheque is deposited into any payee's account, the cheque number is used to ensure that the same cheque is not deposited multiple times in the system. On every cheque deposit, cheque number along with the routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of any duplicate instrument. If duplicate instruments are found, cheque deposit will be rejected unless the earlier cheques are all marked as **Returned**. This field is enabled, only if the **Cheque No.** option is selected.
Routing No	[Conditional, Numeric, Nine] Type the code against which the cheque has been drawn. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[14] *= Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. This field is enabled, only if the **Cheque No.** option is selected.
GL No.	[Mandatory, Radio Button] Click **GL No.** to perform the inquiry based on the GL number.
GL Account No	[Conditional, Pick List] Select the GL account number to which the cheque is deposited from the pick list. This field is enabled only if the **GL No.** option is selected.

[14](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
GL Name	[Display] This field displays the GL name if the user performs the inquiry based on the GL account number.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date from the pick list. This is the date from which the search and display of cheques is to be made.
Drawer Acct. No	[Optional, Alphanumeric, 14] Type the drawer account number. The drawer account number is the account number of the person who has issued the cheque. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its accuracy.

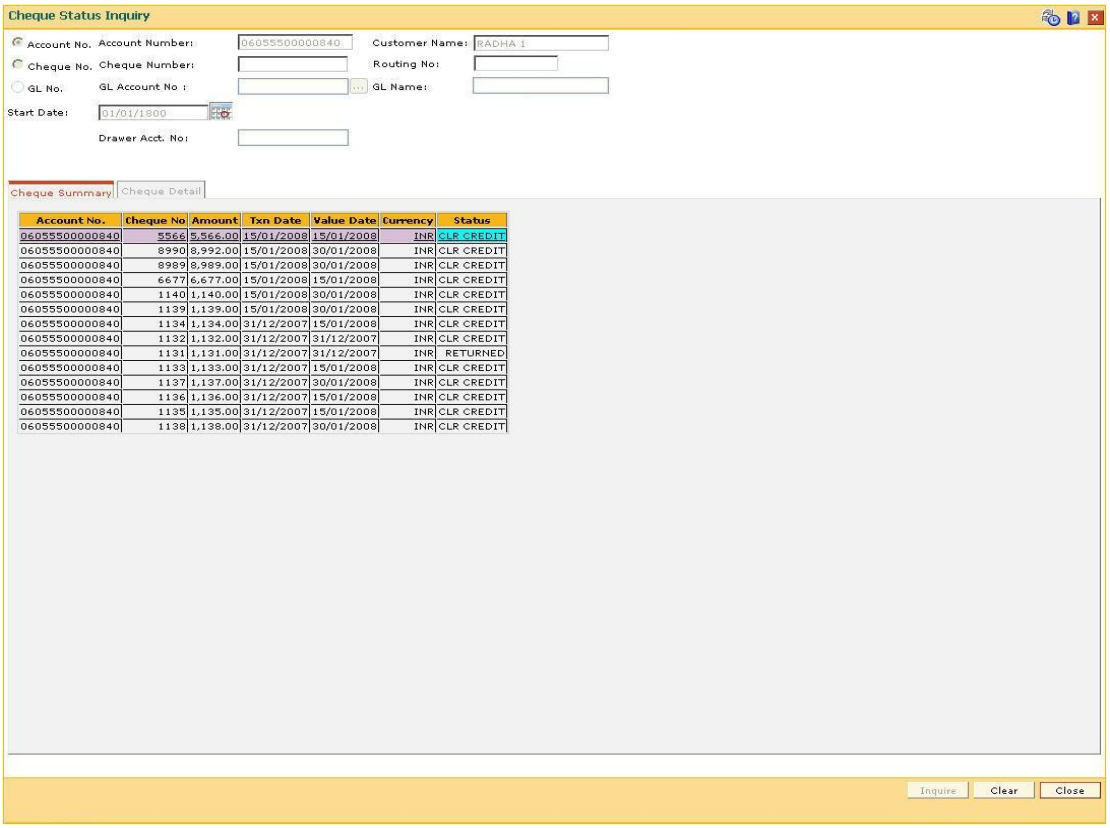
3. Select the criteria to perform the cheque inquiry.
4. Enter the appropriate data in the corresponding field.

Cheque Status Inquiry



5. Click the **Inquire** button.
6. The system displays the **Cheque Summary** tab.

Cheque Summary



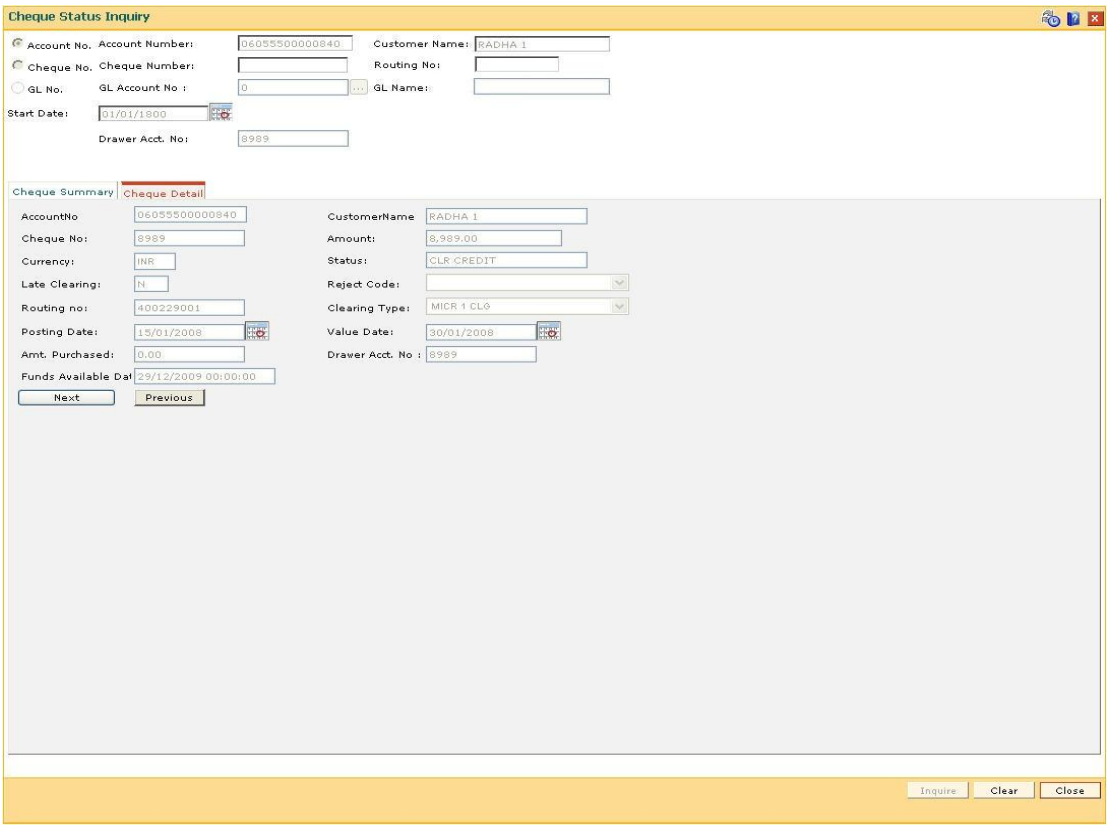
Field Description

Column Name	Description
Account No.	[Display] This column displays the account number of the payee of the cheque.
Cheque No	[Display] This column displays the cheque number of the deposited cheque.
Amount	[Display] This column displays the cheque amount in transaction currency.
Txn Date	[Display] This column displays the transaction date of the cheque deposit.

Column Name	Description
Value Date	[Display] This column displays the value date of the cheque on which the customer should receive credit. When a cheque is deposited on an account, the system uses the routing number to check the float days from the **Endpoint Float Maintenance** option and the working days from the **Composite Calendar Generation** option. The system generates the value date on which the cheque is expected to be cleared. On the value date the system updates the customer's available balance and credits the account with the cheque amount. For more information on maintaining value date, refer to the **Clearing Definitions** option in the Definitions User's Guide.
Currency	[Display] This column displays the currency in which the instrument was drawn.
Status	[Display] This column displays the current status of the cheque. The status of the instrument is derived based on comparison of bank value date and customer value date. If the customer value date is greater than the bank value date and the current posting date is greater than the bank value date, then the status is interpreted as Clear_no_cr, i.e., cleared but not credited. The other values for this **Status** field are also derived accordingly, the possible values are: • Returned – if the cheque was rejected • Clr_cr – if the cheque was cleared and credit given on value date • Clear_no_cr – if the cheque has been cleared but credit has not been given to account • Unclear_cr – if the cheque has not been cleared but credit has been provided to the customer • Unclear_no_cr – if the cheque has only been deposited

7. Double-click the appropriate record to view the cheque details.
8. The system displays the **Cheque Detail** tab.

Cheque Detail



Field Description

Field Name	Description
AccountNo	[Display] This field displays the GL account number to which the cheque is deposited, if the inquiry is based on the GL account number.
CustomerName	[Display] This field displays the customer name based on the account number.
Cheque No	[Display] This field displays the cheque number.
Amount	[Display] This field displays the amount of the deposited cheque.
Currency	[Display] This field displays the currency in which the cheque was issued.
Status	[Display] This field displays the current status of the cheque.

Field Name	Description
Late Clearing	[Display] This field displays if the cheque went into late clearing when deposited.
Reject Code	[Display] This field displays the reject code if the cheque was rejected.
Routing no	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.
Clearing Type	[Display] This field displays the clearing type. The user can set up multiple clearing types for the bank where in cheques required to be cleared at different times of the day, are deposited and treated differently. All processes for a cheque, from outward clearing, running of value date, marking late clearing etc take place on the basis of the clearing type.
Posting Date	[Display] This field displays the date on which the cheque was deposited.
Value Date	[Display] This field displays the value date of the cheque. When a cheque is deposited on an account, the system uses the routing number to check the float days from the **Endpoint Float Maintenance** option and the working days from the **Composite Calendar Generation** option. The system generates the value date on which the cheque is expected to be cleared. On the value date the system updates the customer's available balance and credits the account with the cheque amount. For more information on maintaining value date, refer to the **Clearing Definitions** option in the Definitions User's Guide.
Amt. Purchased	[Display] This field displays the amount for which the cheque was purchased by the bank.

Field Name	Description
Drawer Acct. No	[Display] This field displays the drawer account number. The drawer account number is the account number of the person who has issued the cheque. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its correctness.
Funds Available Date	[Optional, Numeric, Eight] Type the date on which the funds will be available.

9. Click the **Close** button.

STM62 - Late Clearing Inquiry

Using this option you can perform an inquiry for the late clearing marked for an outward clearing for a particular branch on a particular day.

Each branch has a cut-off time for depositing checks or other financial instruments that are sent for clearing. In case of deposits that are made after the cut-off time, late clearing is marked for each branch for each clearing type and under the respective sectors. The checks deposited for clearing after such late clearing mark will be taken as deposits for the next working day.

Definition Prerequisites

- 7120 – Late Clearing Maintenance
- STM63- Late Clearing Marking Maintenance

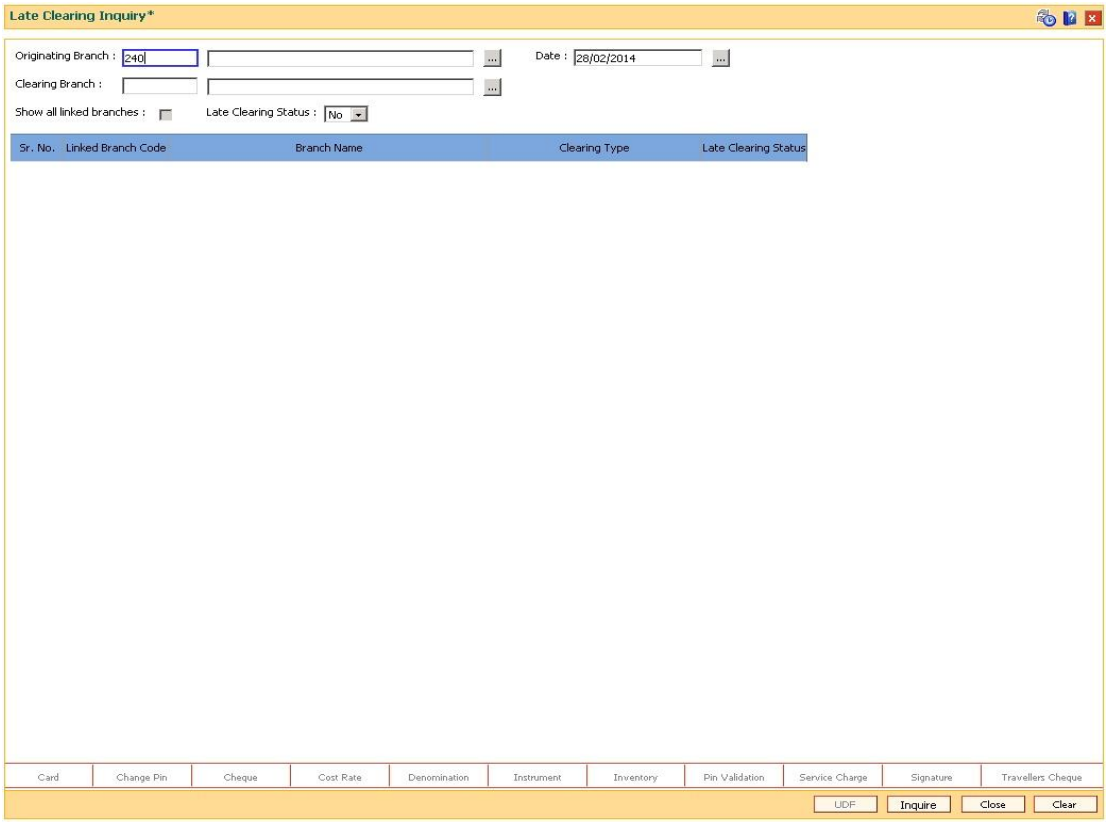
Modes Available

Not Applicable

To inquire about the late clearing marked for outward clearing

1. Type the fast path **STM62** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Late Clearing Inquiry**.
2. The system displays the **Late Clearing Inquiry** screen.

Late Clearing Inquiry



Field Description

Field Name	Description
Originating Branch	[Mandatory, Pick List] This field displays the originating branch.
Clearing Branch	[Mandatory, Pick List] Select the clearing branch from the pick list.
Date	[Mandatory, Pick List, dd/mm/yyyy] Select the current posting date from the pick list for which you want to perform the late clearing inquiry.
Show all linked branches	[Check Box] Select the checkbox to display all linked branches.
Late Clearing Status	[Drop-Down] The options are: • Yes • No • All

Column Name	Description
Sr No	[Display] This field displays the serial number.
Linked Branch Code	[Display] This field displays the name of the linked branch code.
Branch Name	[Display] This column displays the name of the clearing branch.
Clearing Type	[Display] This field displays the clearing type.
Late Clearing Status	[Display] This field displays the late clearing status.

3. Select the clearing branch from the pick list and enter the date of the late clearing.
4. Click the **Inquire** button.
5. The system displays the late clearing details.
6. Click the **Close** button.

ST002 - Value Date Clearing Inquiry

Using this option, you can give credit to the customers for those cheques that are due for the current date.

In case where value date clearing is run manually, the bank may wish to inquire upon the value date clearing of a particular day, endpoint and clearing type combination. This indicates whether you have omitted running value date clearing on a particular posting date, or run value date multiple times.

Definition Prerequisites

- BAM29 - End Point Master Maintenance
- BAM27 - Calendar for End Point
- BAM20 - Bank Codes Maintenance
- BAM28 - Endpoint Float Maintenance
- ST001 - Value dated Clearing Process

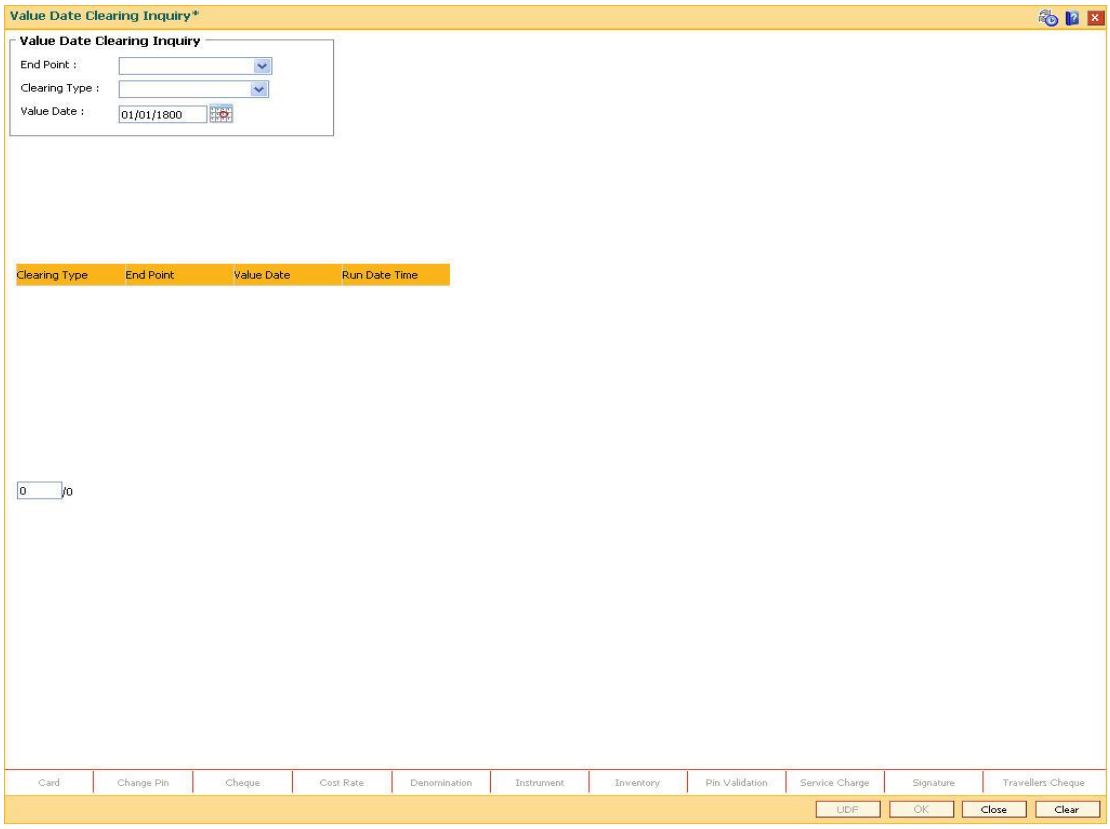
Modes Available

Not Applicable

To inquire about the value date clearing

1. Type the fast path **ST002** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Value Date Clearing Inquiry**.
2. The system displays the **Value Date Clearing Inquiry** screen.

Value Date Clearing Inquiry



Field Description

Field Name	Description
Value Date Clearing Inquiry	
End Point	[Mandatory, Drop-Down] Select the end point from the drop-down list. The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent to for clearing purposes. The user has to setup each end point in a Global Setup along with its details such as the GL to be associated with. **Float days**[15] of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.

[15](Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.)

Field Name	Description
Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list. The drop-down contains only outward clearing type. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Value Date	[Mandatory, Pick List, dd/mm/yyyy] Select the value date from the pick list. When a cheque is deposited on an account, the system uses the routing number to check the float days from the **Endpoint Float Maintenance** option and the working days from the **Composite Calendar Generation** option. The system generates the value date on which the cheque is expected to be cleared. On the value date the system updates the customer's available balance and credits the account with the cheque amount. For more information on maintaining value date, refer to the **Clearing Definitions** option in the Definitions User's Guide.

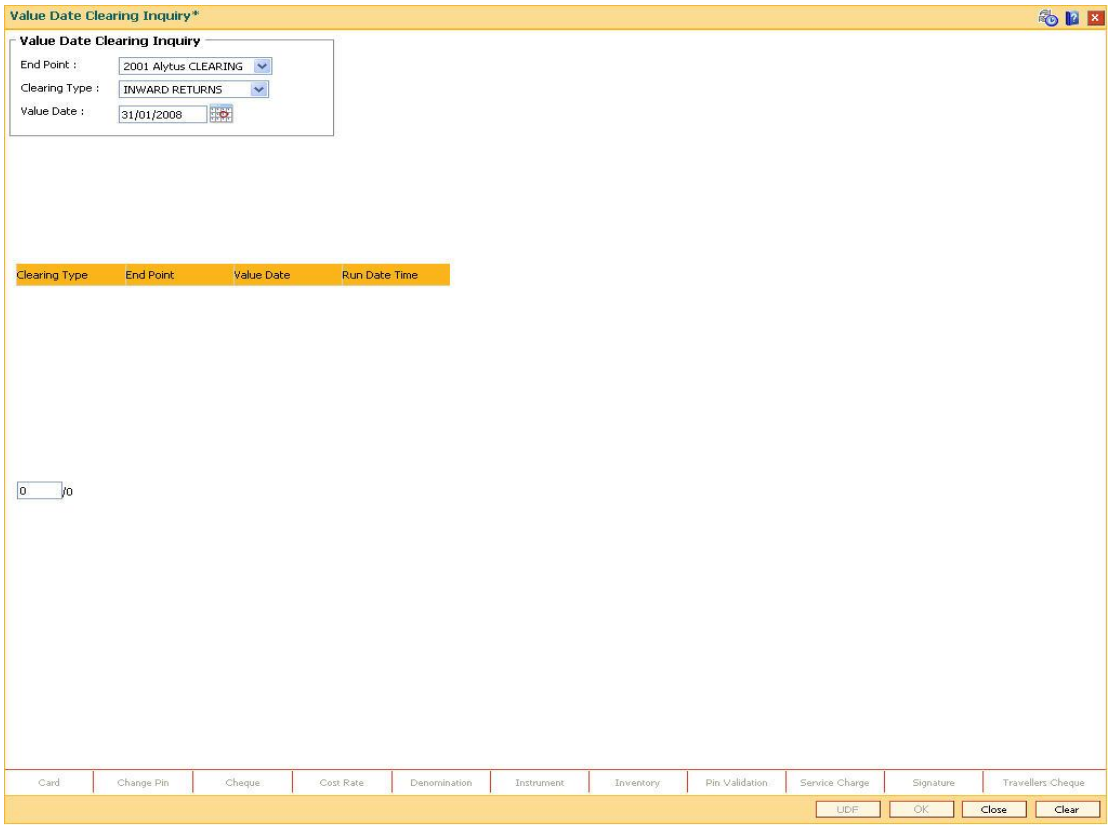
Column Name	Description
Clearing Type	[Display] This column displays the clearing type. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
End Point	[Display] This column displays the end point. The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent to for clearing purposes. The user has to setup each end point in a Global Setup along with its details such as the GL to be associated with. Float days of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.

Column Name	Description
Value Date	[Display] This column displays the value date. When a cheque is deposited on an account, the system uses the routing number to check the float days from the **Endpoint**[16] Float Maintenance option and the working days from the Composite Calendar Generation option. The system generates the value date on which the cheque is expected to be cleared. On the value date, the system updates the customer's available balance and credits the account with the cheque amount.
Run Date Time	[Display] This column displays the date on which the value date clearing is inquired.

3. Select the end point and the clearing type from the drop-down list.
4. Select the value date from the pick list.
5. Click the **Ok** button.
6. The system displays the value date clearing details.

Value Date Clearing Inquiry

[16](The clearing house is called the Endpoint.)



7. Click the **Close** button.

STM73 - Return Cutoff Maintenance

Value date clearing is the final step after which the funds under clearing are available for use by the customers. Before running VDC, bank has to ensure that returned cheques of outward clearing are debited from respective accounts. In case VDC is executed before posting of return instruments, there is a risk that funds may be provided against instruments which are not collected in clearing.

You can mark returns by using the **Online Cheque Return Inquiry** (Fast Path: 6560) option or through upload for inward returns. A flag is set whenever a return is marked for the end point and clearing type combination. After marking returns, you can use this option to mark completion of return processing for a day. Return counters are maintained for each end-point code, clearing type and value date combination. Return cutoff is marked only for that clearing branch who is marking cutoff for itself in that particular end point and not for all clearing branches. For example,if clearing branch 1 and clearing branch 2 are reporting to **Endpoint**[17] E1 and clearing branch 1 marks return cutoff for itself, then system will not update return cut off of clearing branch 2.

Definition Prerequisites

- 6560 - Online Cheque Return Inquiry
- Upload for inward Returns

Modes Available

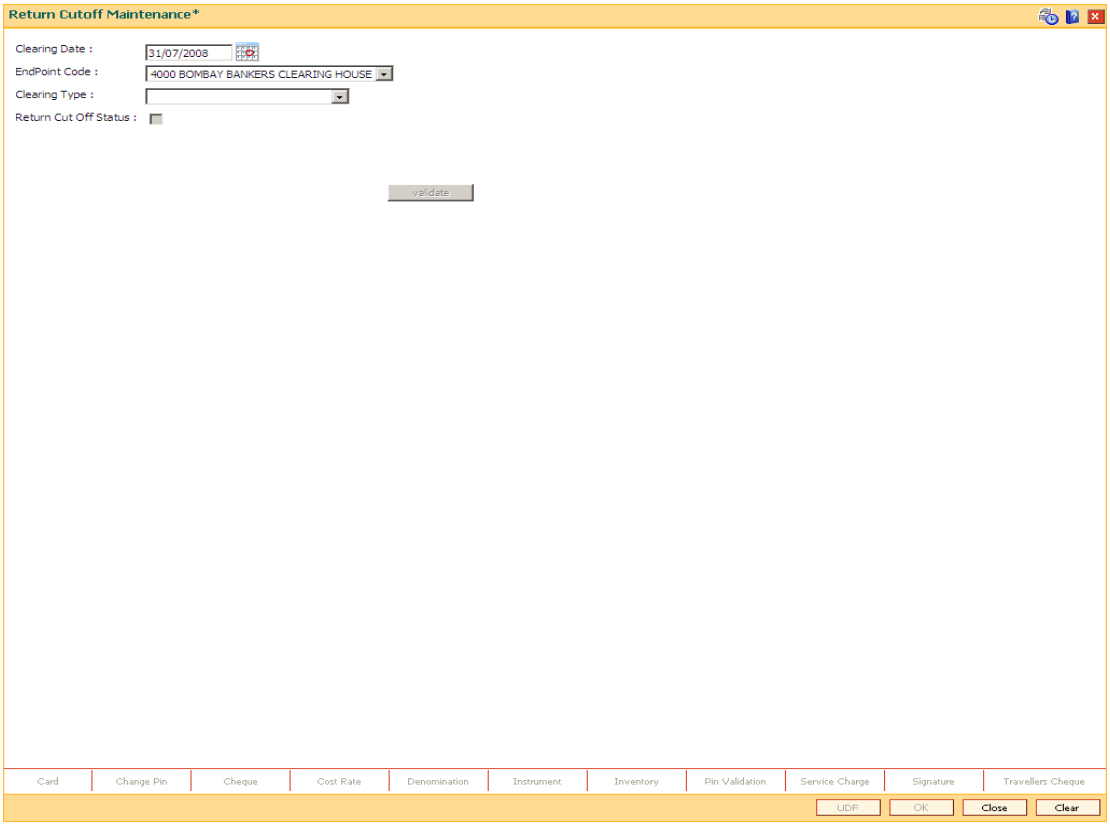
[17](The clearing house is called the Endpoint.)

Not Applicable

To execute return cutoff

1. Type the fast path **STM73** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Return Cutoff Maintenance**.
2. The system displays the **Return Cutoff Maintenance** screen.

Return Cutoff Maintenance



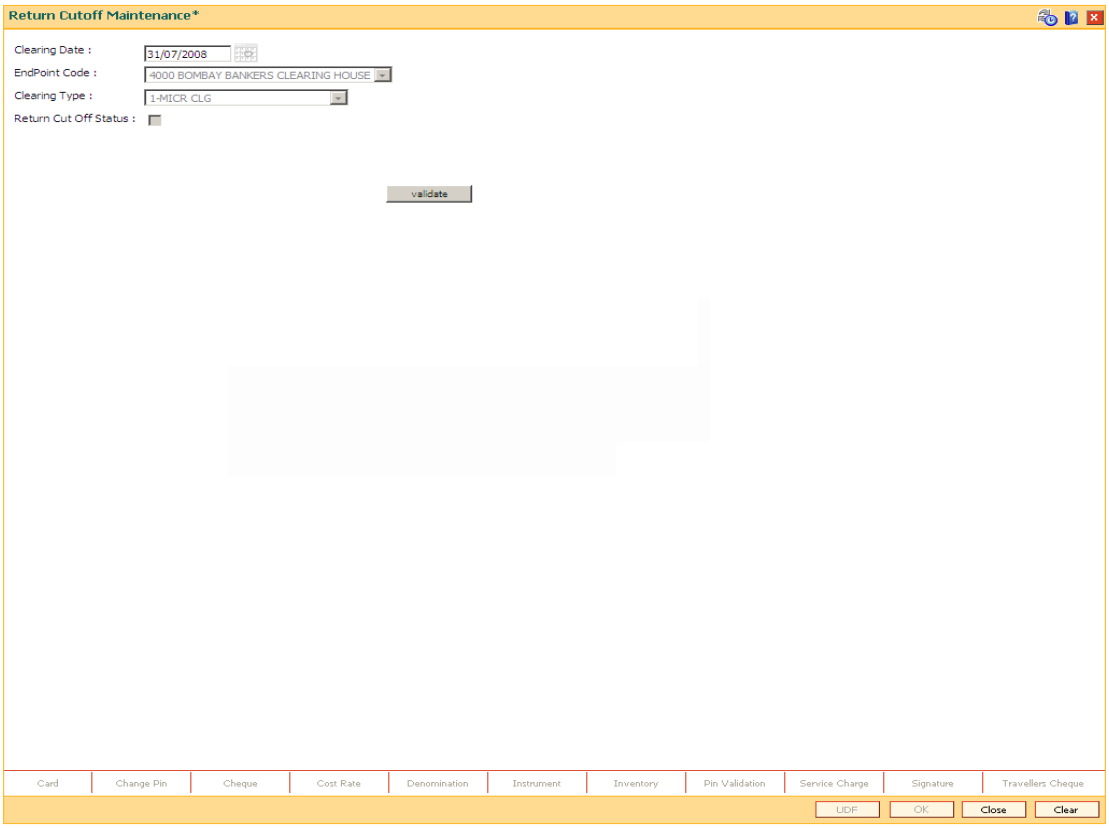
Field Description

Field Name	Description
Clearing Date	[Mandatory, Pick List, dd/mm/yyyy] Type the clearing date or select it from the pick list. By default it displays the current process date. You can set it to a date earlier than the process date. Future date is not allowed.
Endpoint Code	[Mandatory, Drop-Down] Select the endpoint code from the drop-down list. It is the code for which return-cutoff has to be marked before running value date clearing process.

Field Name	Description
Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list. It is the clearing type for which return-cutoff has to be marked before running value date clearing process.
Return Cut Off Status	[Display] This field displays the return cut off status. If return cut-off is already marked for the Endpoint, clearing type and value date combination, then this field is selected by default and the **validate** button is disabled i.e. the screen acts an Inquiry screen. If return cut-off is not marked for the Endpoint, clearing type and value date combination, then this field is not selected by default and the **validate** button is enabled.

3. Enter the value date or select it from the pick list.
4. Select the endpoint code and clearing type from the drop-down list.

Return Cutoff Maintenance



5. Click the **Validate** button.

6. The system displays the message "Returns Marked For Given Combination". Click the **Ok** button.
7. Click the **Ok** button.
8. The system displays the message "Return Cutoff Successfully Marked". Click the **Ok** button.

Data Entry Options for Inward Instruments

5521 - Batch Inward - Clearing Cheque Data Entry

Using this option, you can input cheque/instrument details for inward clearing incase a suitable flat file is not received by the bank or the clearing branch is in a remote location from the Central Banks Clearing House.

Note: If the data entry is done by uploading a file, then on clicking the **Populate Account Numbers** button, the system displays the account details in the Data Entry screen. To change the number of instruments, modify the **No of Instr** field and click the **Modify** button. Accordingly, the number of data entry rows will change in the **Data Entry** screen. Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.

Definition Prerequisites

- BAM29 - End Point Master Maintenance
- BAM27 - Calendar for End Point
- BAM28 - Endpoint Float Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- Debit Account numbers for the inward clearing cheques.

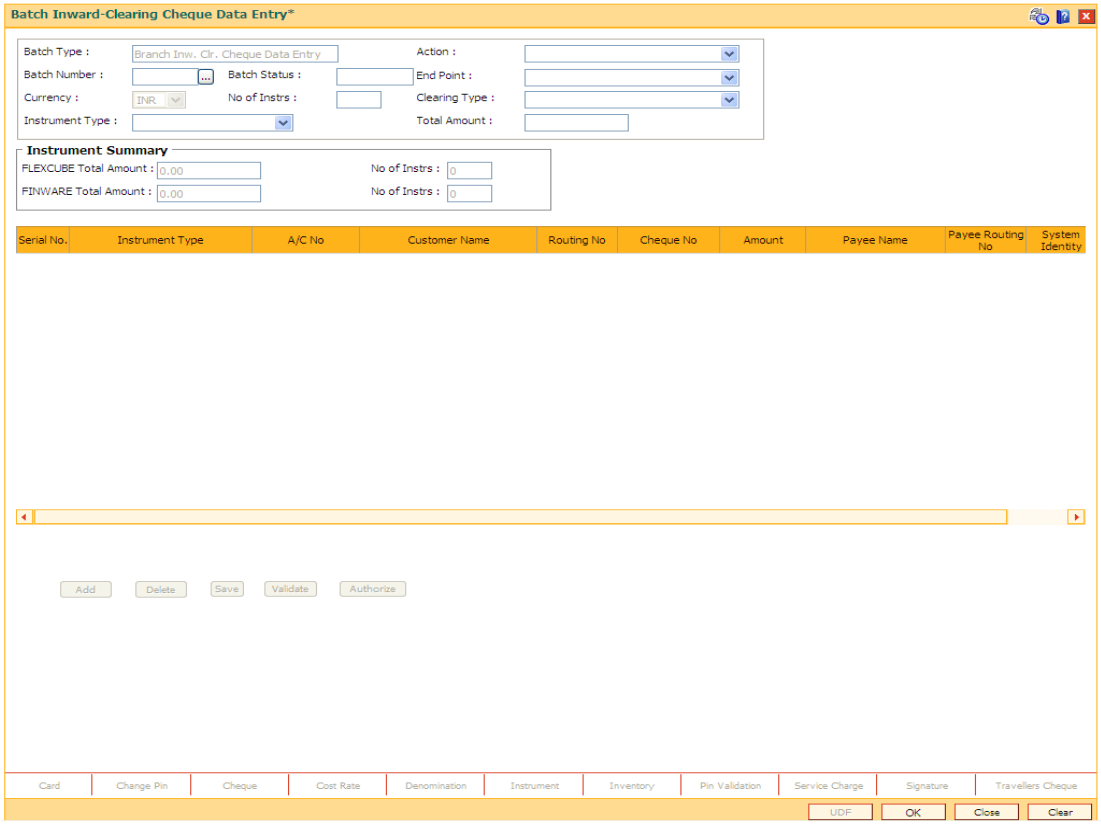
Modes Available

Not Applicable

To open the inward clearing data entry batch

1. Type the fast path **5521** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > Batch Inward Clearing Cheque Data Entry**.
2. The system displays the **Batch Inward-Clearing Cheque Data Entry** screen.

Batch Inward-Clearing Cheque Data Entry



Field Description

Field Name	Description
Batch Type	[Display] This field displays the batch type when the user invokes the screen.

Field Name	Description
Action	[Mandatory, Drop-Down] Select the action from the drop-down list. The options are: • Authorize Data Entry Batch - Supervisor can authorize • Inquire Data Entry Batch – Teller and supervisor can perform the inquiry • Modify Data Entry Batch – Teller can perform the data entry • Open Data Entry Batch - Teller can perform the data entry • Reverse Data Entry Batch – Teller and supervisor can perform the data entry
Batch Number	[Display] This field displays the batch number. The branch generates a batch number, which is a serial number. This batch number needs to be noted down for future reference.
Batch Status	[Display] This field displays the batch status. After opening a batch for data entry the status of the batch will always be **Unauthorised** and the status will move from this status to **Validated** status after the teller completes data entry and submits for authorization. Only validated batches can be authorized by the supervisor.
End Point	[Mandatory, Drop-Down] Select the endpoint from the drop-down list. This endpoint has to be one for which inward clearing process is run from the particular branch, else the cheques will remain unprocessed. **Endpoint**[18] literal is a maximum of four characters.
Currency	[Mandatory, Drop-Down] Select the currency in which the transaction is taking place from the drop-down list. For each endpoint and currency combination, a different batch has to be opened.
No of Instrs	[Mandatory, Numeric, Three] Type the number of entries that are to be maintained for a batch. The number of entries should be greater than one, and maximum 200. Accordingly, the system generates rows for data entry.

[18](The clearing house is called the Endpoint.)

Field Name	Description
Clearing Type	[Mandatory, Drop-Down] Select the inward clearing type from the drop-down list. An IC type is internally linked to every customer category/customer type. This will have those clearing types for which the Late Clearing Marking Required is selected as "N" in the**Clearing types Maintenance** (Fast Path: STM64) option.
Instrument Type	[Mandatory, Drop-Down] Select the instrument type from the drop-down list.
Total Amount	[Display] This field displays the total amount.

Column Name	Description
Serial No	[Display] This column displays the serial number within the batch that is defaulted by the system.
Instrument Type	[Display] This column displays the instrument types which it can handle through existing processes.
A/C No	[Mandatory, Numeric, 14] Type the account number. This is the drawer account number. If the routing number is of the same bank then this account number is validated by the system to be an existing account holder. If the cheque is a returned cheque and the routing number is of another bank, then the drawer account number is not validated.
Customer Name	[Display] This column displays the customer name based on the drawer account number.

Column Name	Description
Routing No	[Mandatory, Numeric, 10] Type the routing number against which the cheque has been drawn. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. ***Routing Number***[19] *= Sector Code / Bank Code + Branch Code* For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Fast Path: STM59) option. Based on a branch level setup parameter the system may disallow banks own cheques being deposited. These intra bank transactions need to be done through funds transfer.
Cheque No	[Mandatory, Numeric, 12] Type the cheque number. For an inward clearing cheque this cheque number will be validated against the list of cheque leaves delivered and authorized to a CASA holder (drawer of the instrument). The status should be **Unpaid** or else the cheque will be rejected. In case of remittance instruments, this number would be the system-generated serial number consisting of the branch code and a running serial number.
Amount	[Mandatory, Numeric, 13, Two] Type the cheque amount in transaction currency.
Payee Name	[Mandatory, Alphanumeric, 30] Type the payee name to whom the cheque is made. The bank can choose at the time of set up to make this column as mandatory or non-mandatory as this field is for information purposes only.
Payee Routing No	[Mandatory, Numeric, 10] Type the routing number of the payee.
Delete	[Optional, Check Box] Select the check box to delete the corresponding row.
System Identity	[Display] This column displays the system identity.

[19](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

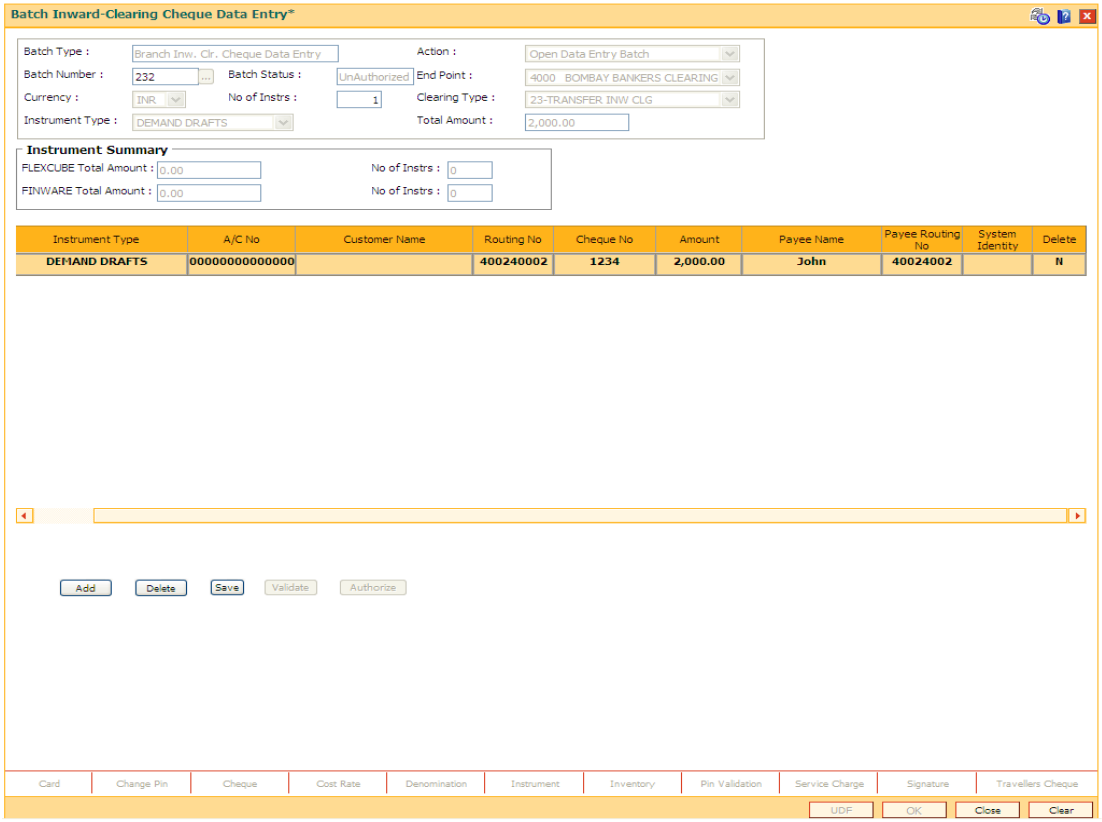
Opening the Inward Clearing Data Entry Batch

A teller can open an inward clearing data entry batch.

3. Select the **Open Data Entry Batch** option from the **Action** drop-down list.
4. Select the end point and the currency from the drop-down list.
5. Enter the number of instruments.
6. Click the **Ok** button.
7. The system displays the data entry section in the screen.
8. Enter the relevant information.

   OR
   Enter the batch details by selecting the appropriate file in which the individual check details are maintained, using the **Browse** and **Load** button. This file is a delimited file and its format depends on the site implementation.

Batch Inward-Clearing Cheque Data Entry



9. Click the **Save** button.
10. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.
11. Click the **Validate** button.
12. The system displays the message "Batch Validated Successfully. Authorization pending". Click the **OK** button.

13. The inward clearing data entry batch is added successfully once the record is authorized.

To modify the inward clearing data entry batch

1. Select the **Modify Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number in the **Batch Number** field and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.
5. Modify the relevant information and click the **Save** button.
6. The system displays the message "Data Saved Successfully In the Database".
7. Click the **OK** button.
8. Click the **Validate** button.
9. The system displays the message "Batch Validated Successfully. Authorization pending".

Authorizing the Inward Clearing Data Entry Batch

A supervisor can authorize a successfully validated inward clearing data entry batch.

To authorize the inward clearing data entry batch

1. Select the **Authorize Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number in the **Batch Number** field and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.
5. Click the **Auth** button.
6. The system displays the message "Batch Processing Successful at Host".
7. Click the **OK** button.
8. The system displays the inward clearing batch number.

ST042 - Load Central Bank File

Using this option, you can upload the inward clearing flat file received from the central bank. **Oracle FLEXCUBE** will read the input file and create another flat file, which will be used in the **Load Inward MICR File** (Fast Path: ST031) option.

There is a specified format that can be used to directly load the data provided by the Central Bank. The file needs to be present in the **Oracle FLEXCUBE** branch data base area in the Host\rjsin area. The system will convert the small clearing account numbers to the account numbers used by the **Oracle FLEXCUBE** system and use the same for further processing.Outward return file can also be uploaded through this option.

The new checksum logic for **85 Inward Clearing** file is as below:

- The record checksum will be:- Sum of digits of account in an incremental pattern where every next instance is considered as complete number + amount to be considered in full without decimal + sum of digits of cheque + ref sys no + sum of the digits of routing no.

- Footer Checksum will be: - Sum of (Part 1-last 7 digits of all record level checksum of all records) + Sum of (Part 2-remaining 13 digits of record level checksum of all records).

The new checksum logic for **116 Inward Clearing** file is as below:

- Record Checksum - The record checksum should be Sum of digits of account in an incremental pattern where every next instance is considered as complete number + amount to be considered in full without decimal + sum of digits of cheque + ref sys no + sum of the digits of routing no.
- Footer Checksum will be: - Sum of (Part 1-last 7 digits of all record level checksum of all records) + Sum of (Part 2-remaining 13 digits of record level checksum of all records).

The new checksum logic for **156 OC Returns** file is as below:

- Record Checksum - The record checksum should be Sum of digits of account in an incremental pattern where every next instance is considered as complete number + amount to be considered in full without decimal + sum of digits of cheque + ref sys no + sum of the digits of routing no.
- Footer Checksum will be: - Sum of (Part 1-last 7 digits of all record level checksum of all records) + Sum of (Part 2-remaining 13 digits of record level checksum of all records).

Definition Prerequisites

- BAM29 - End Point Master Maintenance

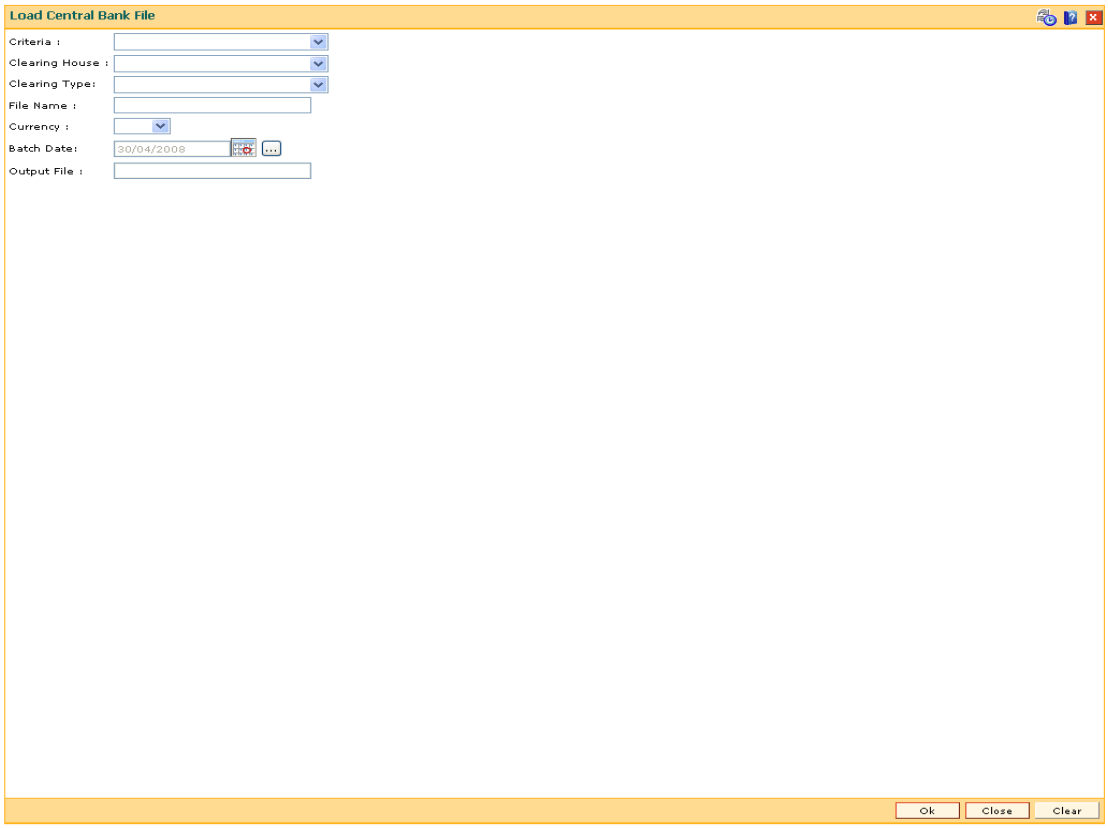
Modes Available

Not Applicable

To load the central bank input file

1. Type the fast path **ST042** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Handoff > Load Central Bank File**.
2. The system displays the **Load Central Bank File** screen.

Load Central Bank File



Field Description

Field Name	Description
Criteria	[Mandatory, Drop-Down] Select the type of file to be uploaded from the drop-down list. The options are: • INWARD CLEARING • 65 - INWARD CLEARING • OC RETURNS

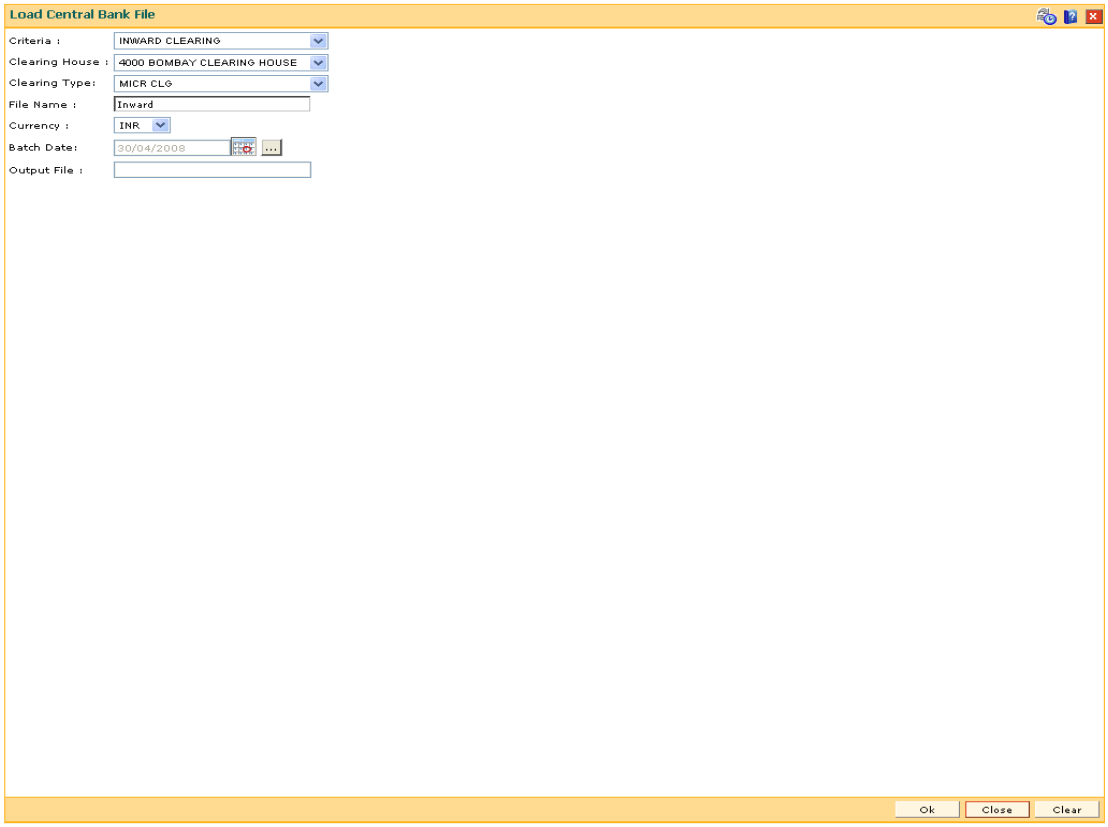
Field Name	Description
Clearing House	[Mandatory, Drop-Down] Select the clearing house from which the file or cheques have been received from the drop-down list. The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent for clearing. There is a global setup, where each endpoint needs to be set up along with details like the GL it is to be associated with. **Float days**[20] of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.
Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type. This will have those clearing types for which the Late Clearing Marking Required is selected as "N" in the **Clearing Type Maintenance** (Fast Path: STM64) option.
File Name	[Mandatory, Alphanumeric, 50] Type the name of the file including the file extension. The location of the file is pre-specified. For example, the file may be located in the rjsin area of the branch server. The format of the file should be as per **FLEXCUBE Retail** specifications; or the system will reject the file. The system supports the comma separated flat file format. On successfully uploading the file, the system generates a new file name, which should be noted down for further processing.
Currency	[Mandatory, Drop-Down] Select the currency from the drop-down list. This is the currency of all the instruments on file. For each currency, a different file needs to be uploaded.
Batch Date	[Optional, Pick List] Select the batch date on which the upload file is created, from the pick list. By default, this field displays the current processing date.

[20](Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.)

Field Name	Description
Output File	[Display] This field displays the output file generated by the system.

3. Select the clearing house and the clearing type from the drop-down list.
4. Enter the name of the input file.
5. Select the currency from the drop-down list.

Load Central Bank File



6. Click the **Ok** button.
7. The system displays the message "Record Authorized...Click Ok to Continue". Click the **Ok** button.
8. The system generates an MICR file, which is stored in the pre-specified path. For example, the output file may be stored in the rjsin\mm\dd area on the branch server.

Note: The format of the file is implementation specific and the input file should be changed as per the required format.

ST031 - Load Inward MICR File

Using this option, you can complete the inward clearing data file upload process. Once the central bank floppy file has been uploaded, the system generates a file name which has to be selected from this screen to complete the upload of the file.

You can also directly load data for inward clearing of cheques from a flat file using this option. The file should be present in the appropriate area and in the correct format. Each flat file should have all cheques in the same currency and should be from the same endpoint.

Definition Prerequisites

- BAM29 - End Point Master Maintenance

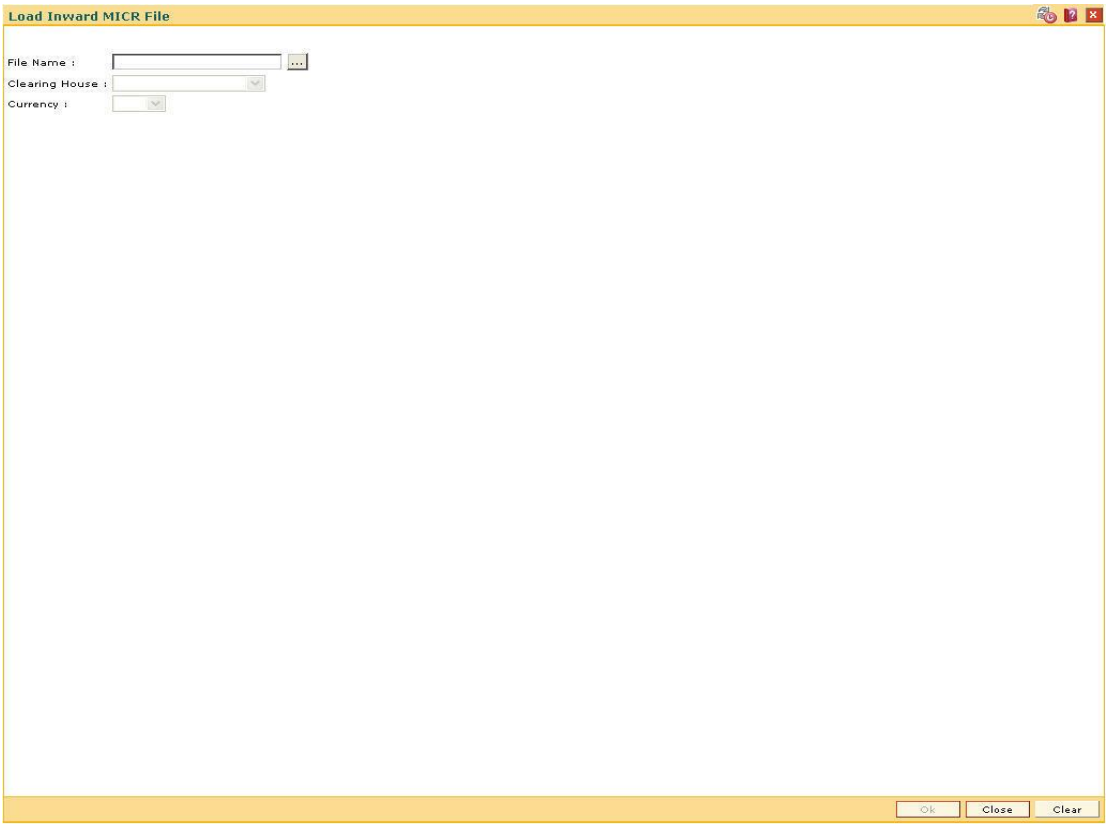
Modes Available

Not Applicable

To load the MICR data file for inward clearing

1. Type the fast path **ST031** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Handoff > Load Inward MICR File**.
2. The system displays the **Load Inward MICR File** screen.

Load Inward MICR File



Field Description

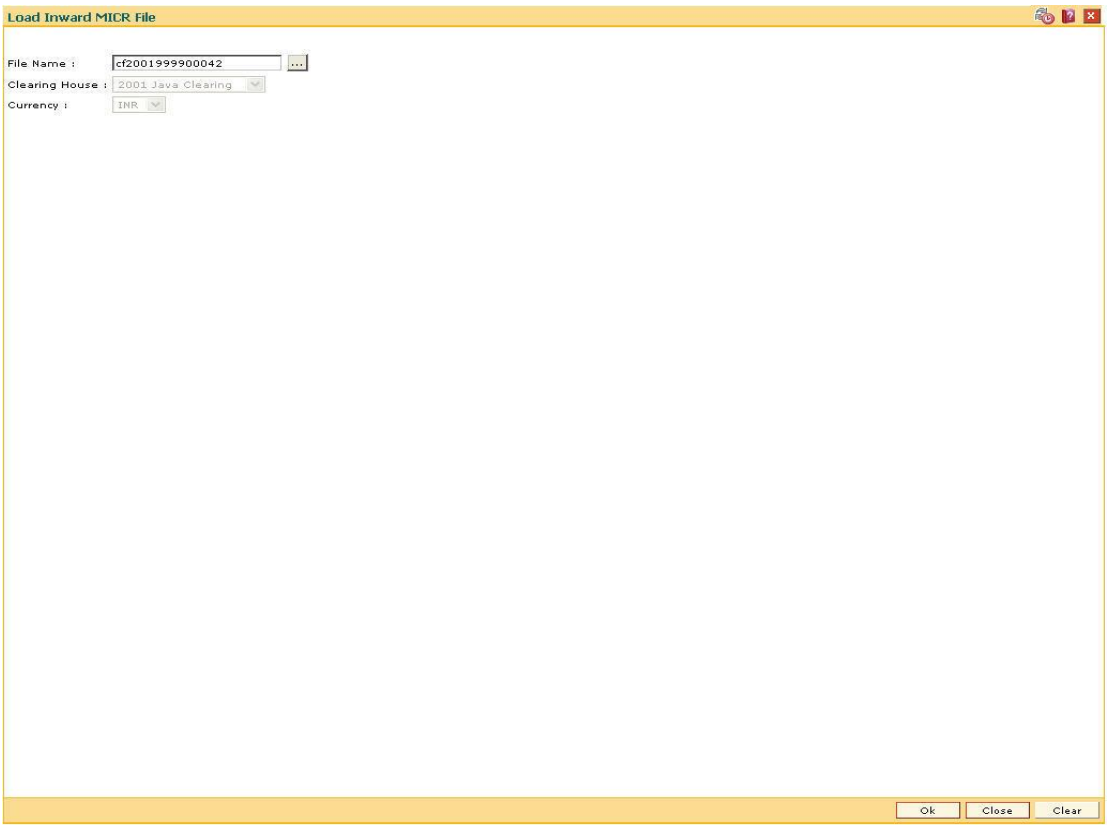
Field Name	Description

Field Name	Description
File Name	[Mandatory, Pick List] Select the file name from the pick list. This is the system generated file name. Usually, if a file has been uploaded from the central bank, the system attaches a standard prefix to the original file name.
Clearing House	[Display] This field displays the name of the clearing house. The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent for clearing. There is a global setup, where each endpoint needs to be set up along with details like the GL it has to be associated with. **Float days**[21] of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.
Currency	[Display] This field displays the currency of all the instruments in the file.

3. Select the file name from the pick list.

Load Inward MICR File

[21](Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.)



4. Click the **Ok** button.
5. The system displays the message "Inward MICR file loading successful, Batch No is ...". Click the **OK** button.

Note: After uploading the MICR file, the newly generated batch is to be authorized using the **Authorise Inward Clearing Batches** screen and then the Inward clearing is to be run.

1511 - MICR Header Entry

Using this option you can allow the front-end teller to do MICR Header Data entry. After successful completion of the transaction, system will generate a document reference number.You can use this option if more than one cheques has been issued to credit a customer's CASA Account.

This document reference number along with the payee account number will be keyed in by the operator when the cheques are run on the sorter. The file generated from the sorter machine will contain the details of the document reference number, payee account number and the individual cheques deposited.

Definition Prerequisites

Not Applicable

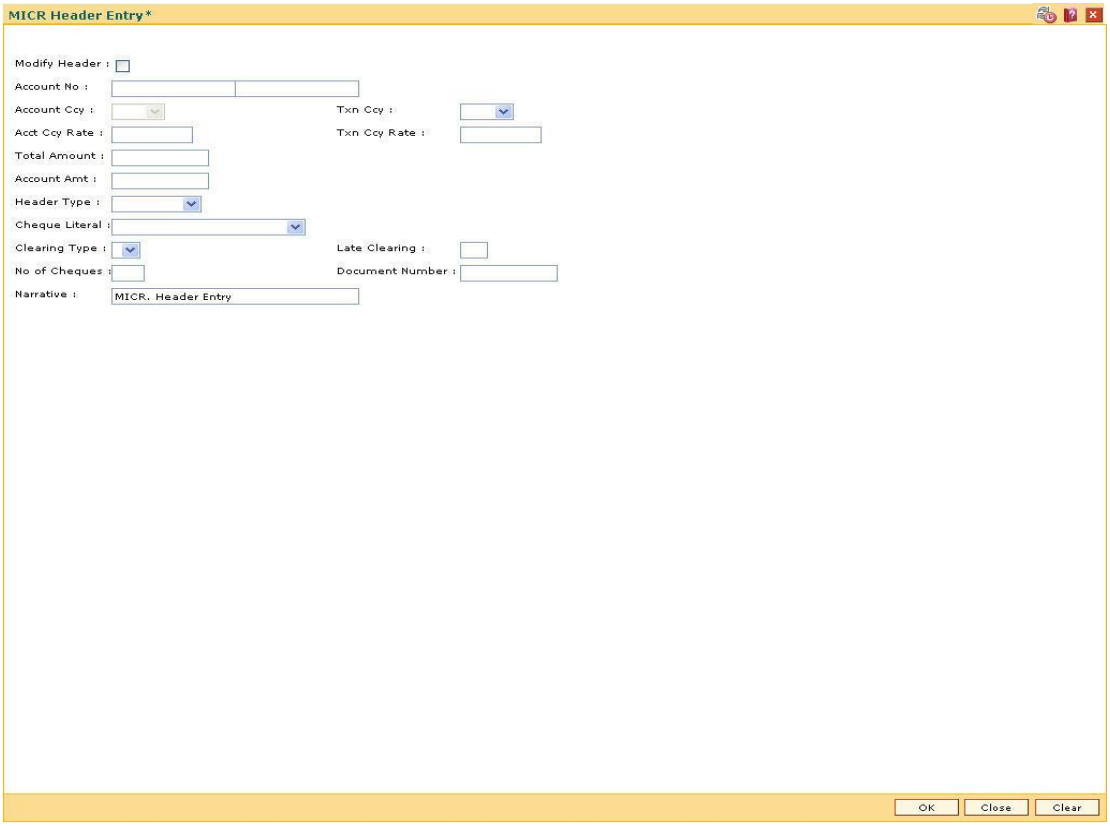
Modes Available

Not Applicable

To enter MICR header details

1. Type the fast path **1511** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > MICR Header Entry**.
2. The system displays the **MICR Header Entry** screen.

MICR Header Entry



Field Description

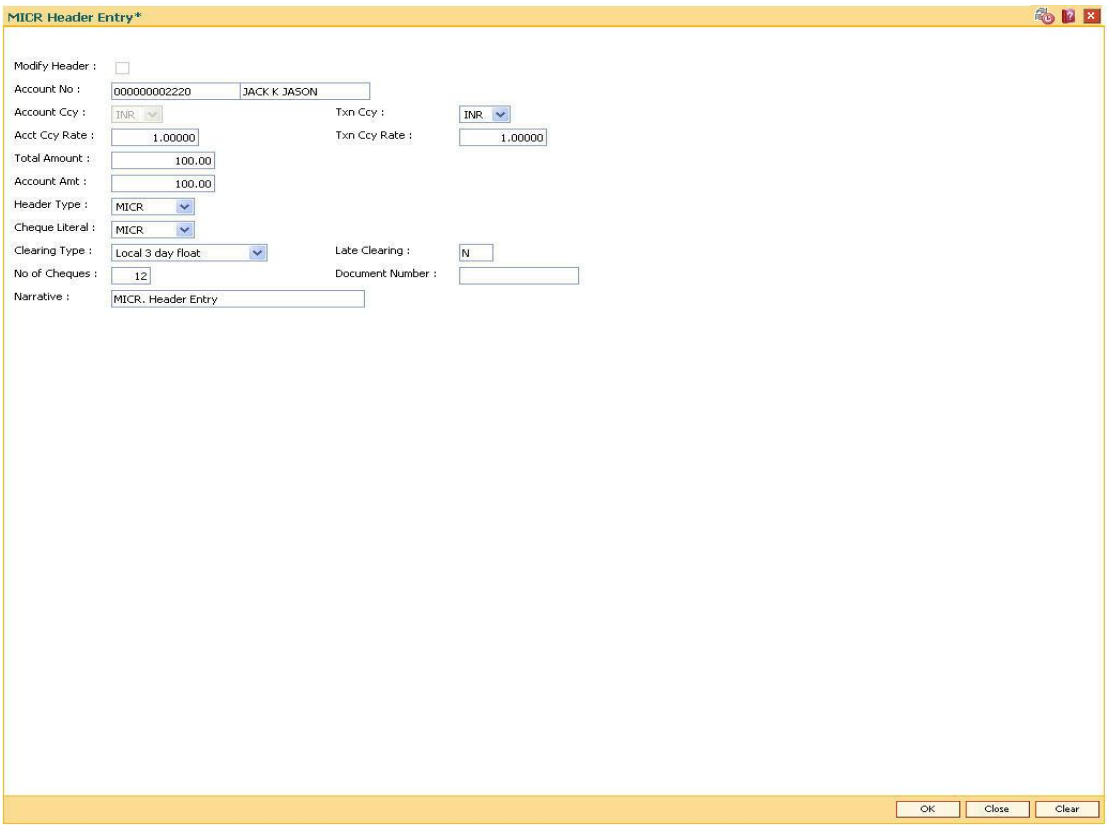
Field Name	Description
Modify Header	[Optional, Check Box] Select the **Modify Header** check box to enter the old document number and modify the amount.
Old Document Number	[Conditional, Pick List] Select the old document number from the pick list. This field is enabled only if the **Modify Header** check box is selected.
Account No	[Mandatory, Numeric, 14] Type the CASA account number. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the CASA account number currency.

Field Name	Description
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is the currency in which the transaction will be executed.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Total Amount	[Mandatory, Numeric, 13, Two] Type the total amount.
Account Amt	[Display] This field displays the amount in the account currency.
Header Type	[Mandatory, Drop-Down] Select the header type of the entry from the drop-down list. The options are: • MICR • NON MICR

Field Name	Description
Cheque Literal	[Mandatory, Drop-Down] Select the cheque literal from the drop-down list. It is the description of the cheque from a standard set of definitions. The options are: • Cash Deposit • Drawing voucher deposit. • Guaranteed cheque deposit • House cheque deposit • Local cheque deposit • MO/ PO deposit • Outstation cheque deposit.
Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list. The bank can set up multiple clearing types, where cheques that are required to be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happens on the basis of the clearing type.
Late Clearing	[Display] This field displays whether the cheque is to be presented in late clearing or not.
No of Cheques	[Mandatory, Numeric, Three] Type the number of cheques.
Document Number	[Display] This field displays the system generated unique document number.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction.

3. Enter the account number and press the **<Tab> or <Enter>** key.
4. Enter the details like the transaction currency, total amount, and the number of cheques.
5. Select the header type, cheques literal, and the clearing type from the drop-down list.

MICR Header Entry



6. Click the **Ok** button.
7. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
8. The system displays the serial number. It is auto-generated by the system. Click the **Ok** button.
9. The system displays the document number. It is auto-generated by the system. Click the **Ok** button.

ST036 - Reconcile Outward MICR File*

Using this option,you can reconcile the data pertaining to the cheques of all the participating branches in the Clearing Center / Service Branch where it is uploaded through a common file generation.

It is used to find out errors / unreconciled entries that have occurred during the file upload. The system provides information on the instrument details, account number, reject reason, etc.

Definition Prerequisites

Not Applicable

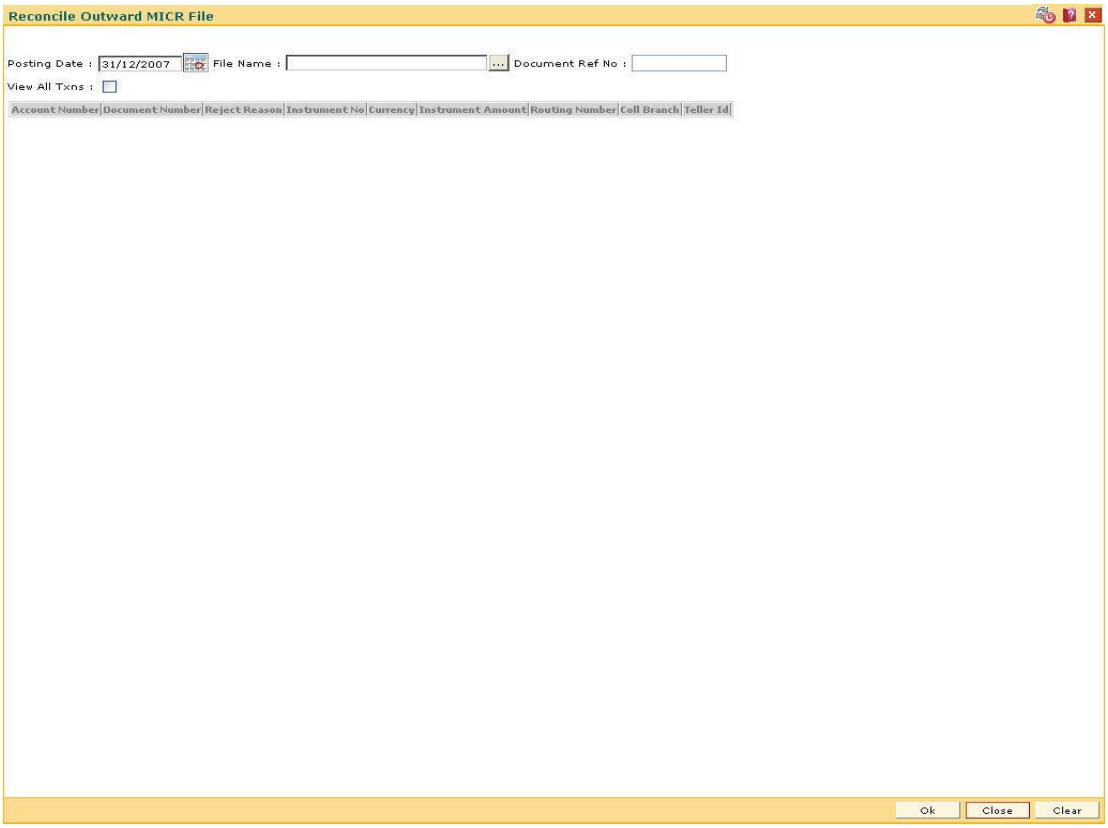
Modes Available

Not Applicable

To reconcile the outward MICR file

1. Type the fast path **ST036** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Reconcile Outward MICR File**.
2. The system displays the **Reconcile Outward MICR File** screen.

Reconcile Outward MICR File



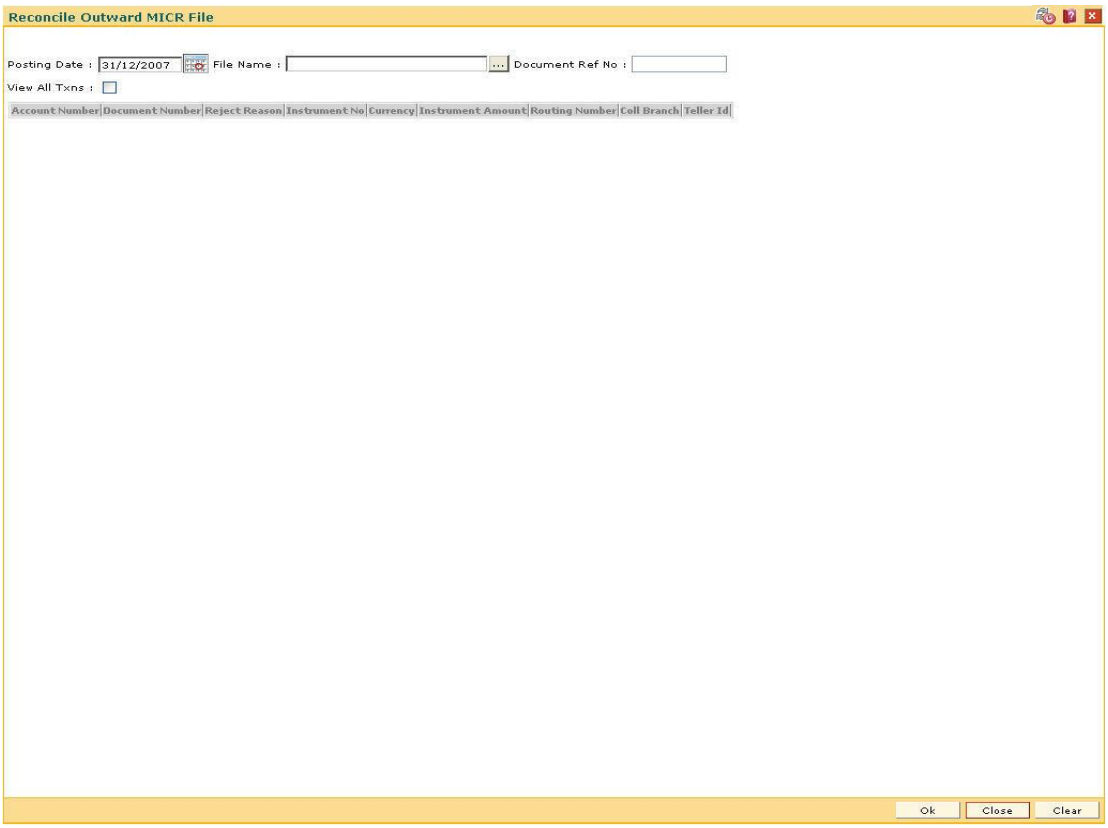
Field Description

Field Name	Description
Posting Date	[Mandatory, Pick List, dd/mm/yyyy] Select the posting date from the pick list.
File Name	[Mandatory, Pick List] Select the outward MICR file from the pick list.
Document Ref No	[Optional, Numeric, 36] Type the document reference number generated while using the **MICR Header Entry** (Fast Path: 1511) option, to check the success of the file upload.
View All Txns	[Optional, Check Box] Select the **View All Txns** check box to check the success of all the entries in the selected file.

Column Name	Description
Account Number	[Display] This column displays the account number.
Document Number	[Display] This column displays the document number.
Reject Reason	[Display] This column displays the reject reason.
Instrument No	[Display] This column displays the instrument number.
Currency	[Display] This column displays the account currency.
Instrument Amount	[Display] This column displays the instrument amount.
Routing Number	[Display] This column displays the routing number.
Coll Branch	[Display] This column displays the collecting branch to which the unreconciled entry pertains to.
Teller Id	[Display] This column displays the Teller ID.

3. Select the posting date and the file name from the pick list.

Reconcile Outward MICR File



4. Click the **Ok** button.
5. The system displays the message "Inward MICR file loading successful, Batch No is ...". Click the **Ok** button.

ST032 - Authorise Inward Clearing Batches

After the inward clearing data entry is performed, the system generates the host batch number for this inward clearing. Using this option the batch number is authorized .

The list of batches which need to be authorized is displayed. The system provides summary and details of batches. Complete processing of cheques will take place only after the batch has been authorized.

Definition Prerequisites

- 5506 - Batch Data Entry Outward Clearing

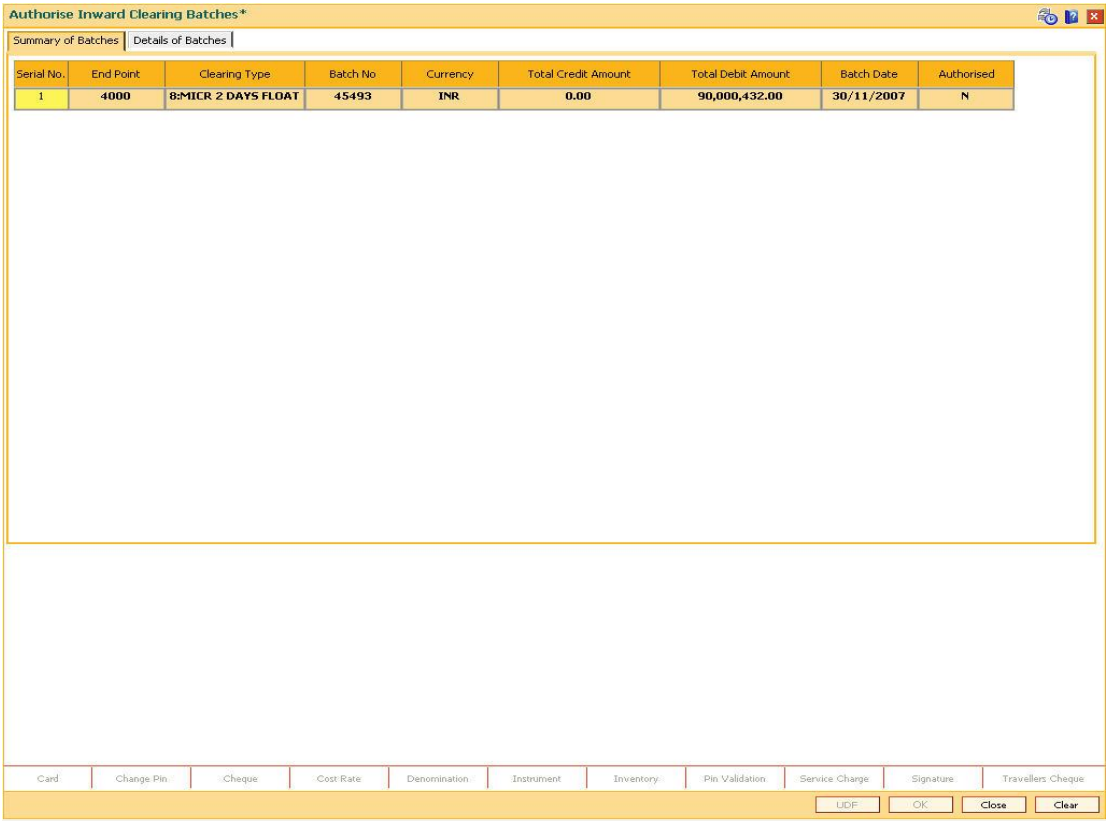
Modes Available

Not Applicable

To authorise the batch for inward clearing

1. Type the fast path **ST032** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Authorisation > Authorise Inward Clearing Batches**.
2. The system displays the **Summary of Batches** tab in the **Authorise Inward Clearing Batches** screen.

Summary of Batches



Field Description

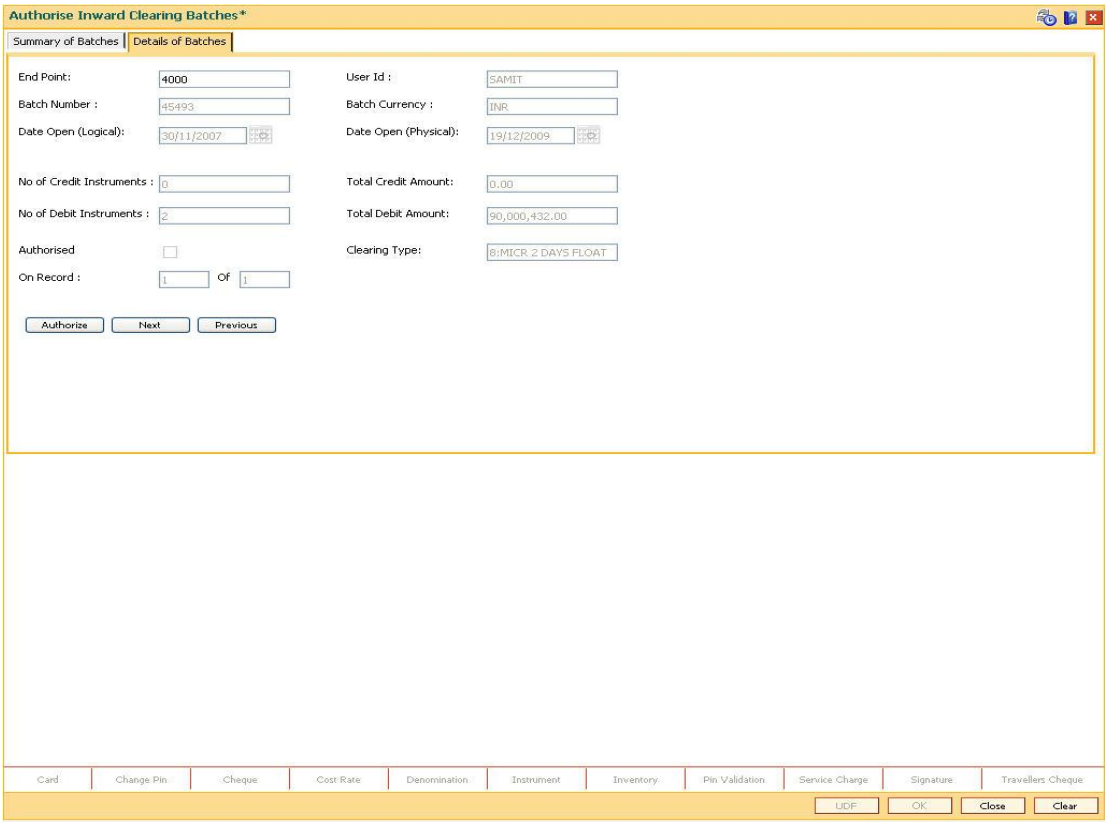
Column Name	Description
Serial No	[Display] This column displays the serial number.
End Point	[Display] This column displays the end point. The endpoint is a clearing house or a correspondent bank to which the cheques are sent for clearing. There is a global setup, in which each endpoint needs to be set up; along with details like the GL it has to be associated with. **Float days**[22] of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing. This is for information and authorization only, and no changes can be made from this screen.

[22](Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.)

Column Name	Description
Clearing Type	[Display] This column displays the clearing type. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Batch No	[Display] This column displays the batch number generated when a batch data entry is done for inward clearing or an inward clearing file is uploaded. Processing of the cheques in a batch takes place simultaneously. To track an instrument, the batch number is usually displayed as part of the details of the cheque. On the day of cheque processing, the **Scan Pass** and **Scan Reject** enquiries can be performed using the batch number.
Currency	[Display] This column displays the currency in which all the instruments in the batch are drawn out. One batch can consist of instruments in one currency only. Currency consists of a three-digit integer code that represents the currency or three letters that represent the short form of the currency name as set up.
Total Credit Amount	[Display] This column displays the total credit amount. For inward clearing batch files, the sum of the instrument amounts will be displayed as the credit amount.
Total Debit Amount	[Display] This column displays the total debit amount. For inward clearing batch files, the sum of the instrument amounts will be displayed as the debit amount.
Batch Date	[Display] This column displays the clearing batch open date.
Authorised	[Display] This column displays the status of the batch. If the particular batch has been authorized, then the status is displayed as **Y**, or else as **N**. An authorized batch cannot be authorized again or unauthorized.

3. Double-click the appropriate record to view details.
4. The system displays the **Details of Batches** tab.

Details of Batches



Field Description

Field Name	Description
End Point	[Display] This field displays the end point. This is for information and authorization only, and no changes can be made from this screen. The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent for clearing. There is a global setup, in which each endpoint needs to be set up, along with details like the GL it has to be associated with. Float days of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.
User Id	[Display] This field displays the ID of the user or teller who has performed the batch data entry.

Field Name	Description
Batch Number	[Display] This field displays the batch number generated when a batch data entry is done for inward clearing, or an inward clearing file is uploaded. Processing of the cheques in a batch takes place simultaneously. To track an instrument, the batch number is usually displayed as part of the cheque details. On the day of cheque processing, the **Scan Pass** and **Scan Reject** enquiries can be performed using the batch number.
Batch Currency	[Display] This field displays the currency in which the batch is processed.
Date Open (Logical)	[Display] This field displays the logical opening date. The logical opening date is the posting date when the batch was entered.
Date Open (Physical)	[Display] This field displays the physical opening date. This is the transaction date. This would usually differ in case of split day processing.
No of Credit Instruments	[Display] This field displays the number of credit instruments present in the batch.
Total Credit Amount	[Display] This field displays the sum of the total credit amount based on the instruments present in the batch.
No of Debit Instruments	[Display] This field displays the number of debit instruments present in the batch.
Total Debit Amount	[Display] This field displays the sum of the total debit amount based on the instruments present in the batch.
Authorised	[Display] This field displays the status of the batch. An authorized batch cannot be authorized again or unauthorized.
Clearing Type	[Display] This field displays the type of clearing.
On Record	[Display] This field displays the sequence of the records.

5. Click the **Authorize** button to authorize the record.
6. The system displays the message "Record Authorized...Click Ok to Continue". Click the **Ok** button.
7. Click the **Close** button.

CHM41 - Inward Cheque Status Inquiry

Using this option you can track the status of the cheque issued to the customer. If the cheque is paid, the amount and the paid date are also displayed by the system. You can view the status of the cheque before accepting stop payment instructions from the customer.

The account details like available balance, uncollected balance, etc. are displayed in the **Details** tab.

Definition Prerequisites

- 8051 - CASA Account Opening
- 8053 - Customer Addition
- 7101 - IC No – Short Name Change

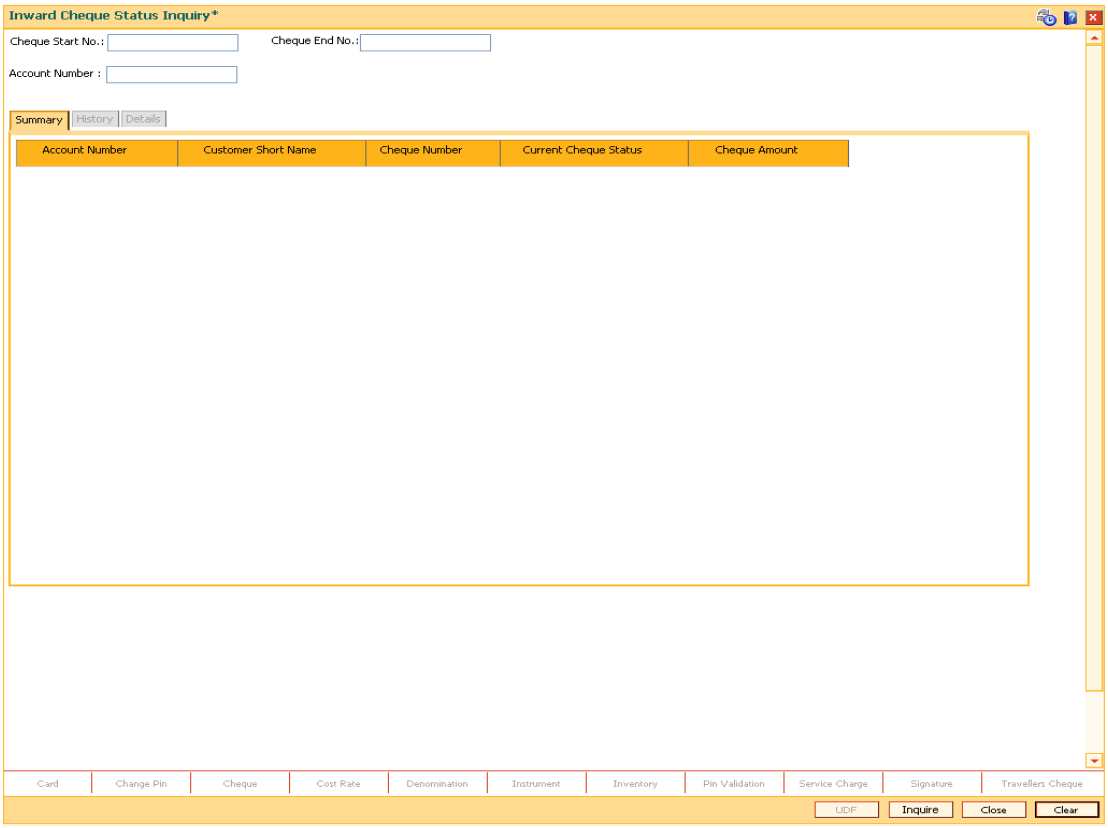
Modes Available

Not Applicable

To perform inward cheque status inquiry

1. Type the fast path **CHM41** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Clearing > Inward Cheque Status Inquiry**.
2. The system displays the **Inward Cheque Status Inquiry** screen.

Inward Cheque Status Inquiry

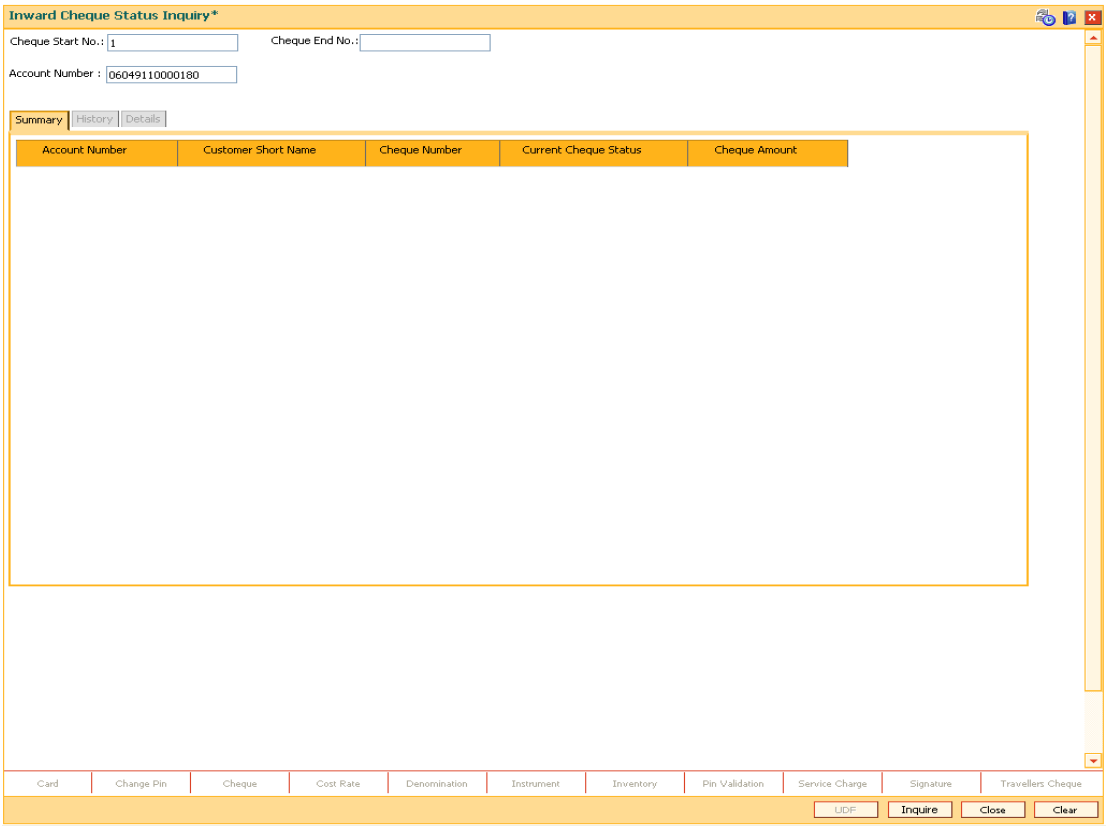


Field Description

Field Name	Description
Cheque Start No.	[Mandatory, Numeric, 12] Type the cheque start number for the range of cheques.
Cheque End No.	[Optional, Numeric, 12] Type the cheque end number for the range of cheques.
Account Number	[Mandatory, Numeric, 14] Type the account number. This is used as a filter to view details for the specified cheque that is issued to a particular account. This filter is useful if the same cheque exists for different accounts.

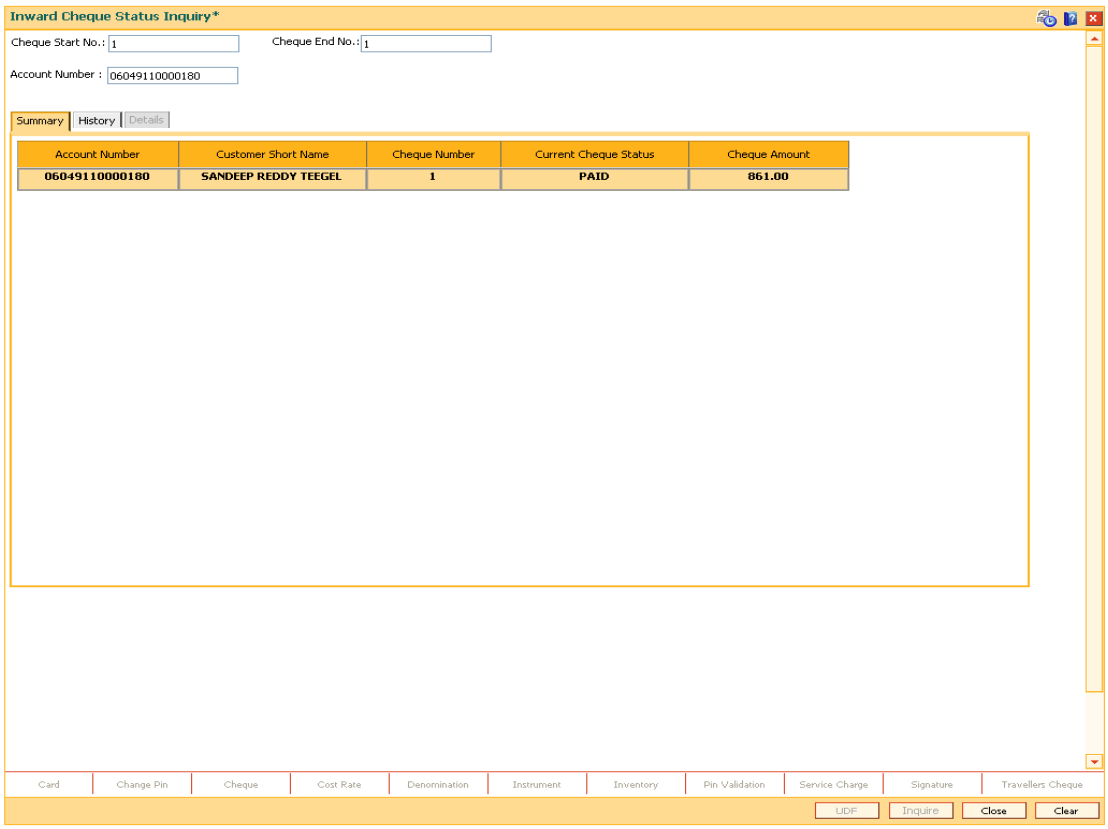
3. Enter the check number and the account number.

Inward Cheque Status Inquiry



4. Click the **Inquire** button.
5. The system displays the **Summary** tab.

Summary



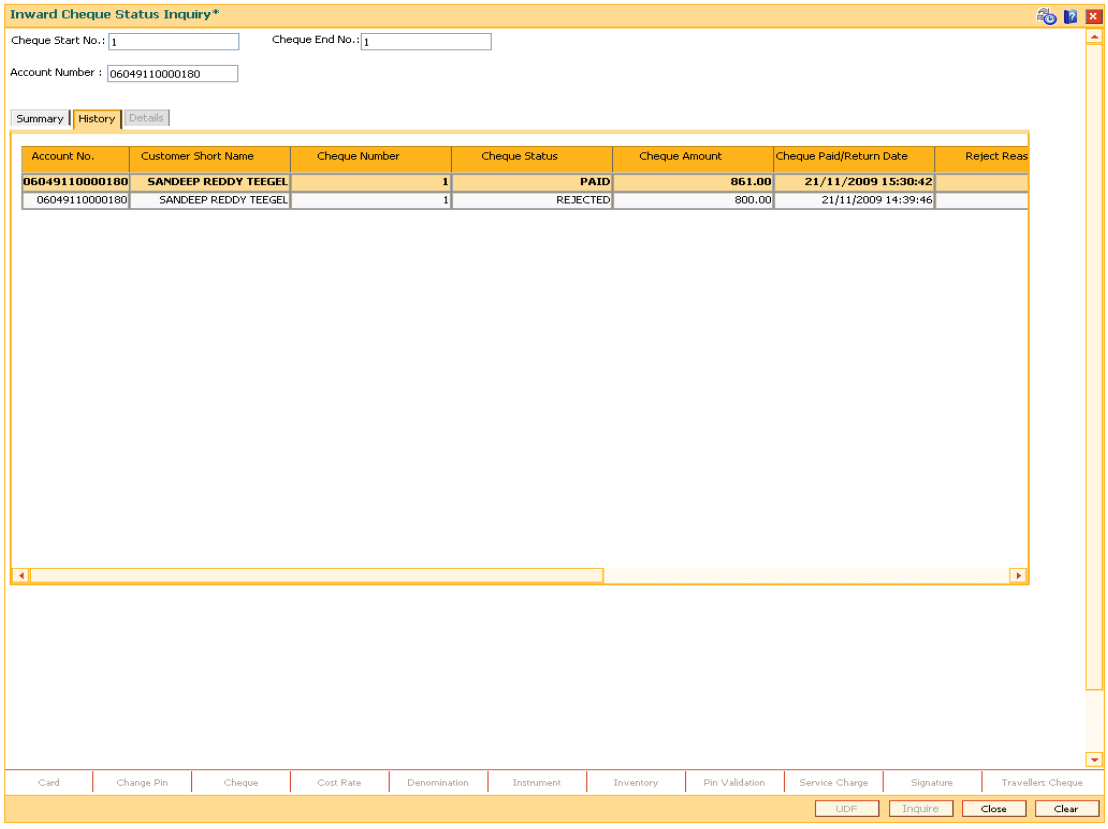
Field Description

Column Name	Description
Account Number	[Display] This column displays the account number against which the specified cheque is issued.
Customer Short Name	[Display] This column displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** option. The customer short name can be changed through the **Change Customer Name/IC Number** option.
Cheque Number	[Display] This field displays the cheque number.

Column Name	Description
Current Cheque Status	[Display] This column displays the current status of the cheque. The options are: • Unpaid – The system displays the status as unpaid if the cheque is unused by the customer • Paid - The system displays the status as paid if the cheque is cleared as a part of inward clearing. • Stopped - The system displays the status as stopped if the customer has issued a stop cheque instruction; • Rejected - The system displays the status as rejected if the cheque is dishonored as part of inward clearing.
Cheque Amount	[Display] This column displays the cheque amount. The cheque amount is the deposit value of the cheque.

6. Double-click the appropriate record to view its history.
7. The system displays the **History** tab.

History

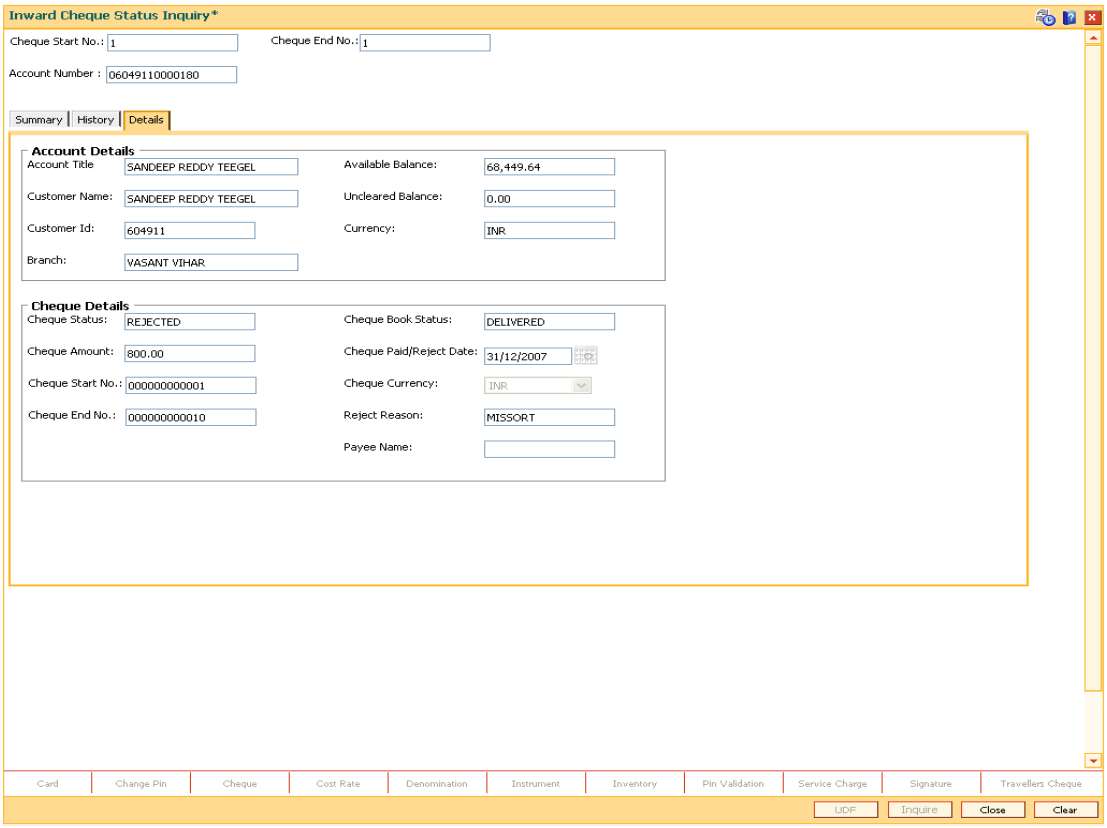


Field Description

Field Name	Description
Account No.	[Display] This field displays the account number
Customer Short name	[Display] This field displays the short name of the customer.
Cheque Number	[Display] This field displays the cheque number.
Cheque Status	[Display] This field displays the cheque status.
Cheque Amount	[Display] This field displays the cheque amount.
Cheque Paid/ Return date	[Display] This field displays the date on which the instrument was paid or returned.
Reject Reason	[Display] This field displays the reason for rejection of cheque.
Balance Available	[Display] This field displays the balance available.
Amount OD Limit	[Display] This field displays the amount OD limit.
Amount HOLD	[Display] This field displays the amount marked on HOLD.
Amount Unclear	[Display] This field displays the uncleared amount.

8. Double-click the appropriate record to view its history.
9. The system displays the **Details** tab

Details



Field Description

Field Name	Description
Account Details	
Account Title	[Display] This field displays the title of the account. This is defaulted from the **CASA Account Opening** option.
Available Balance	[Display] This field displays the balance available in the account. *Available Balance = Current Book Balance – Uncleared Balance*
Customer Name	[Display] This field displays the name of the customer who holds the CASA account.
Uncleared Balance	[Display] This field displays the uncleared amount of the CASA account.

Field Name	Description
Customer Id	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Currency	[Display] This field displays the currency of the CASA account.
Branch	[Display] This field displays the code of the branch where the CASA account is opened.
Cheque Details	
Cheque Status	[Display] This field displays the status of the cheque. The options are: • Unpaid – The system displays the status as unpaid if the cheque is unused by the customer. • Paid - The system displays the status as paid if the cheque is cleared as a part of inward clearing. • Stopped - The system displays the status as stopped if the customer has issued a stop cheque instruction; • Rejected - The system displays the status as rejected if the cheque is dishonored as part of inward clearing.
Cheque Book Status	[Display] This field displays the delivery status of the cheque book.
Cheque Amount	[Display] This field displays the cheque amount.
Cheque Paid/Reject Date	[Display] This field displays the date on which the cheque is cleared or rejected as a part of inward clearing.
Cheque Start No.	[Display] This field displays the start number of the cheque. This is the number mentioned on the first leaf of a cheque book.

Field Name	Description
Cheque Currency	[Display] This field displays the currency of the cheque. The cheque currency is the same as the account currency.
Cheque End No.	[Display] This field displays the end number of the cheque. This is the number mentioned on the last leaf of a cheque book.
Reject Reason	[[Display] This field displays the reason for rejection of cheque.
Payee Name	[Display] This field displays payee name for paid / returned cheque.

10. Click the **Close** button to close the screen.

Inward Clearing Process and Related Options

ST033 - Inward Clearing

Using this option the processing of batch/batches of instruments received for inward clearing, can be completed after batches are uploaded and authorized. The inward clearing process for that endpoint / all endpoints should be run.

The authorized batches are processed by the system, and the primary updating of accounts takes place after the inward clearing process for the batch is run. Inward clearing can be run endpoint-wise or for all batches simultaneously. This process can be run any number of times in a day.

Note: The system automatically authorizes this transaction.

Definition Prerequisites

- BAM29 - End Point Master Maintenance
- ST032 -Authorise Inward Clearing Batches

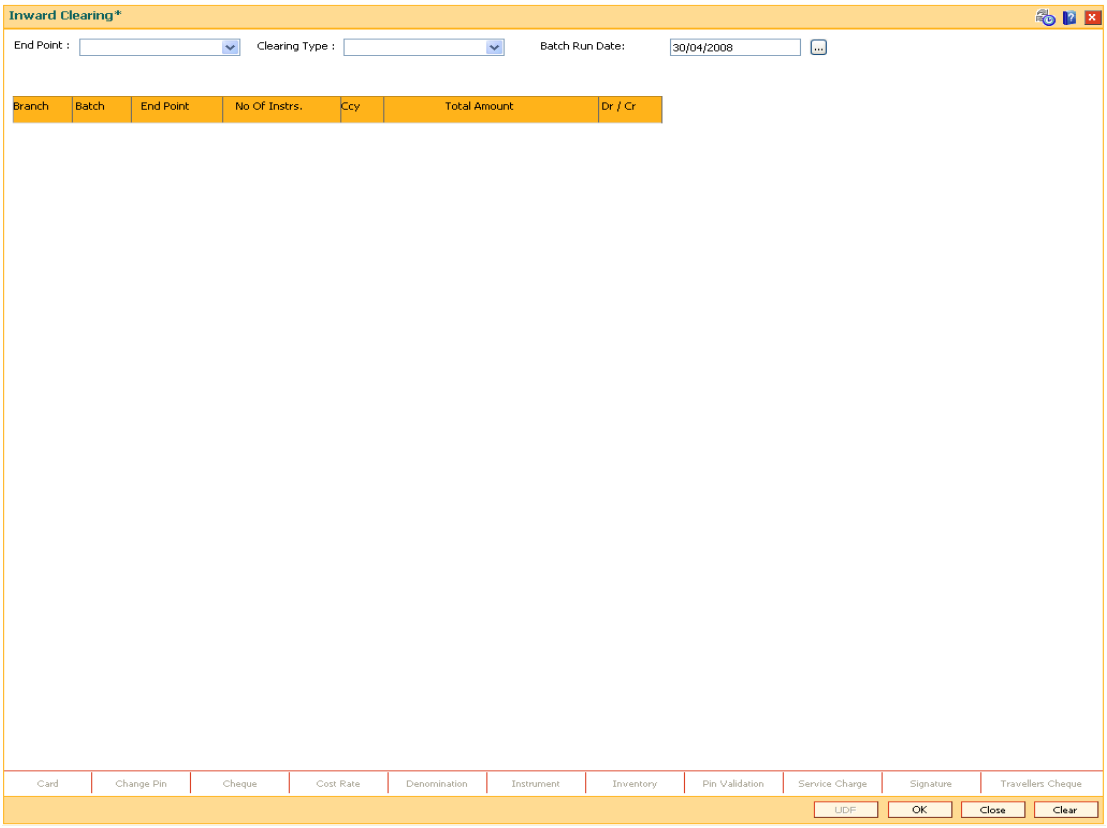
Modes Available

Not Applicable

To run the inward clearing process

1. Type the fast path **ST033** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Inward Clearing**.
2. The system displays the **Inward Clearing** screen.

Inward Clearing



Field Description

Field Name	Description
End Point	[Mandatory, Drop-Down] Select the end point from the drop-down list. This is the endpoint for which the inward clearing process is executed. This field can be left as None if the inward clearing should be run for all endpoints. The endpoint is a clearinghouse or a correspondent bank to which the cheques are sent for clearing. There is a global setup, in which each endpoint needs to be set up; along with details like the GL it has to be associated with. **Float days**[23] of an instrument are set up using the endpoint code. Each branch should have a clearing branch set up for the endpoint to send the cheques for clearing.
Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list.

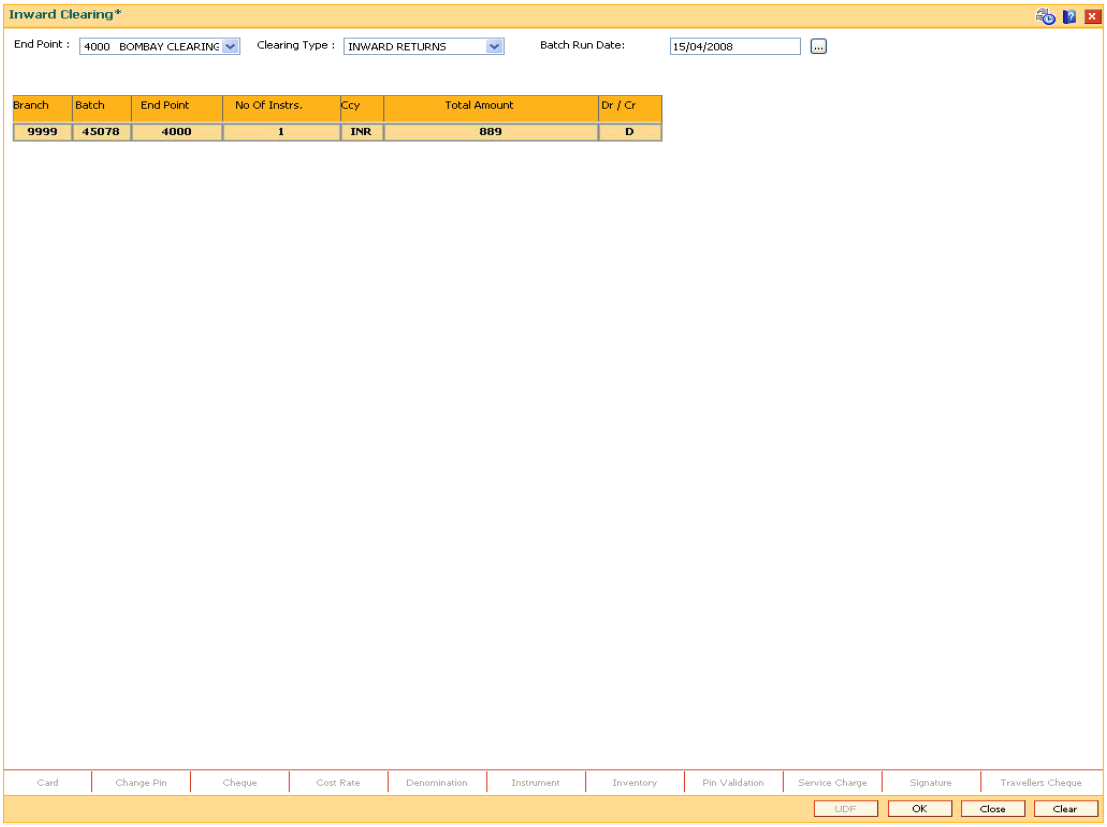
[23](Float is the number of days after which credit is given. The Bank's Float is the number of days after which credit is given to the bank by the clearing house. The Customer's Float is the number of days after which the Bank gives credit to the customers.)

Field Name	Description
Batch Run Date	[Mandatory, Pick List, dd/mm/yyyy] Select the batch run date from the pick list. By default it displays the current processing date. You can also access the batch created on previous and next date.

Column Name	Description
Branch	[Display] This column displays the branch code for which the inward clearing process has to be executed. This is for information and authorization purpose only.
Batch	[Display] This column displays the batch number for which the inward clearing process has to be executed. This is for information and authorization purpose only.
End Point	[Display] This column displays the end point code to which the branch belongs. This is for information and authorization purpose only.
No Of Instrs.	[Display] This column displays the number of instruments in each batch. This is for information and authorization purpose only.
Ccy	[Display] This column displays the batch currency. This is for information and authorization purpose only.
Total Amount	[Display] This column displays the total amount for all the instruments in a batch. This is for information and authorization purpose only.
Dr / Cr	[Display] This column displays the type of instrument. The options are: • D – The instrument type is debit • C – The instrument type is credit The system displays **D** for common inward clearing instruments like cheques and remittance instruments.

3. Select the endpoint and the clearing type from the drop-down list and press the **<Tab> or <Enter>** key.
4. The system displays the inward clearing details.

Inward Clearing



5. Click the **Ok** button.
6. The system displays the message "Inward Clearing Process Completed". Click the **Ok** button.

ST035 - Scanning of Passed Instruments

Once the inward clearing process has been run, the cheques processed under inward clearing is queued under passed or rejected. Through this option you can manually reject all the passed instruments. Such situation can arise in case of mutilated cheques, where banks use their discretion to pass a cheque,.

You can also view the passed items for the day by using the **Scanning of Passed Instruments** option. Different options are available for finding a particular instrument or generating a list of available instruments.

Using this option, you can decide whether to pass the instrument through inward clearing or to reject the instrument with an appropriate reason through outward clearing. This can be done for individual instruments. On authorization of the selected record, the next record from the queue will be automatically fetched for authorization.

For the cheques that have to be returned, the system generates a separate batch ID and processes it in outward clearing.

The instruments that are marked as Passed are moved from the scan reject table to the scan pass table. You can reject this instrument again from the scan pass table and mark the instrument to be processed in outward clearing.

The data in the scan pass / scan reject table is available for the next working day which depends on the value selected in the Scan pass/reject instruments – next working day check box in the **End Point Master Maintenance** (Fast Path: BAM29) option. You have to enter the previous working day date in order to process the batches of the previous working day. The accounting entries are passed with that value date i.e. previous working day.

Note: The system automatically authorizes this transaction.

Definition Prerequisites

- BAM29 - End Point Master Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM27 - Calendar for End Point
- ST033 - Inward Clearing

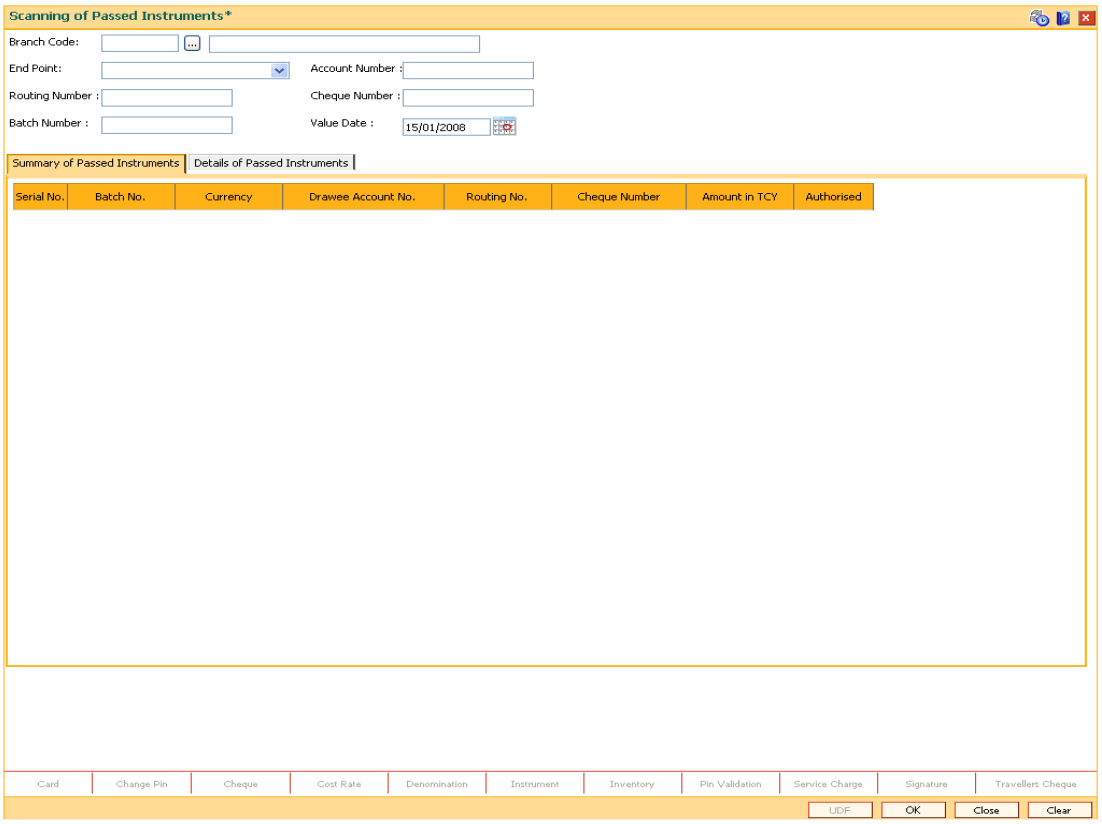
Modes Available

Not Applicable

To scan the cheques passed for inward clearing

1. Type the fast path **ST035** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Scanning of Passed Instruments**.
2. The system displays the **Scanning of Passed Instruments** screen.

Scanning of Passed Instruments



Field Description

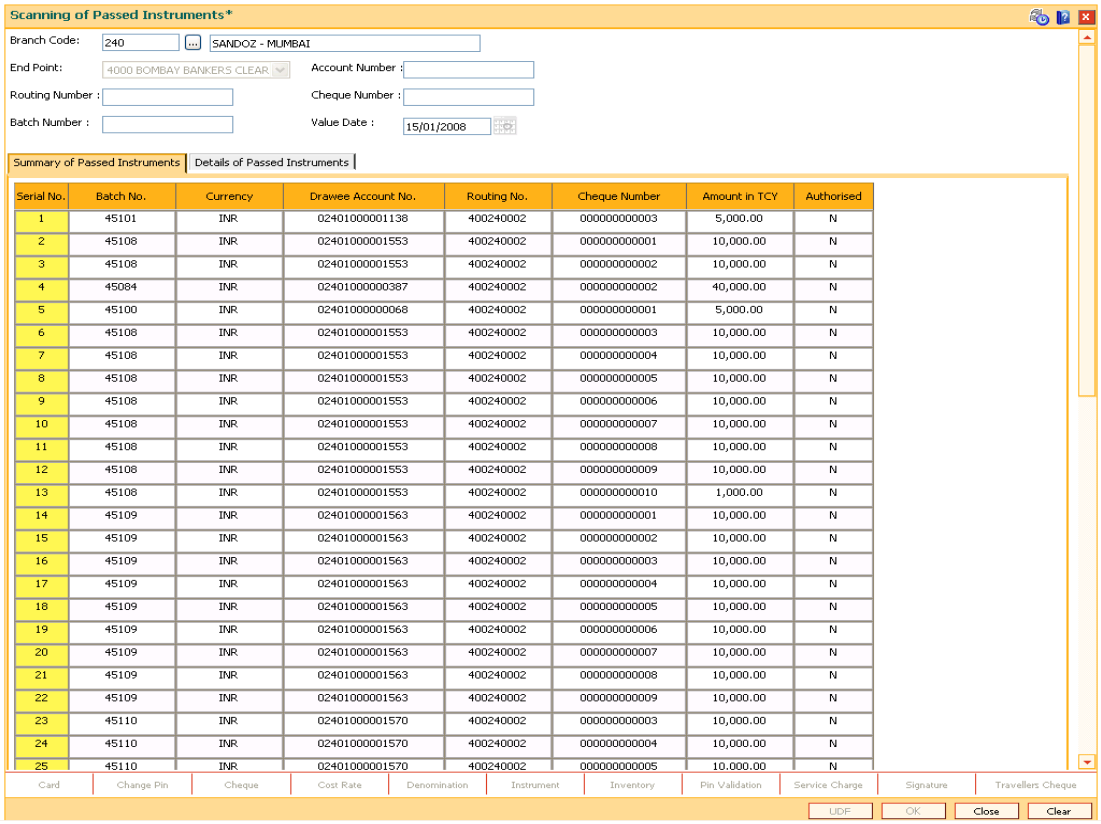
Field Name	Description
To proceed further, at least one of the below fields should be entered.	
Branch Code	[Optional, Pick List] Select the branch code from the Pick list.
End Point	[Optional, Drop-Down] Select the end point to which the branch belongs from the drop-down list.
Account Number	[Optional, Numeric, 14] Type the account number. You can input the customer account number and if this field is left blank, then the system will display the list of all the passed instruments for the bank branch selected.

Field Name	Description
Routing Number	[Optional, Numeric, Nine] Type the routing number. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. ***Routing Number***[24] *= Sector Code / Bank Code + Branch Code* For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Fast Path: STM59) option.
Cheque Number	[Optional, Numeric, 12] Type the cheque number of the passed instrument, which is present on the MICR line of the instrument.
Batch Number	[Optional, Numeric, Nine] Type the batch number. If left blank, the screen will show the passed cheques in all the batches for a particular bank branch.
Value Date	[Mandatory, Pick List, dd/mm/yyyy] Select the value date of inward clearing from the pick list. This field will accept only the current process date and the previous working date. The current process date and the previous working date should be as per the endpoint calendar.

3. Enter the required search criteria for viewing the passed instruments. It is mandatory to enter data in atleast one of the fields.
4. Click the **Ok** button.
5. The system displays the **Summary of Passed Instruments** tab.

Summary of Passed Instruments

[24](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)



Field Description

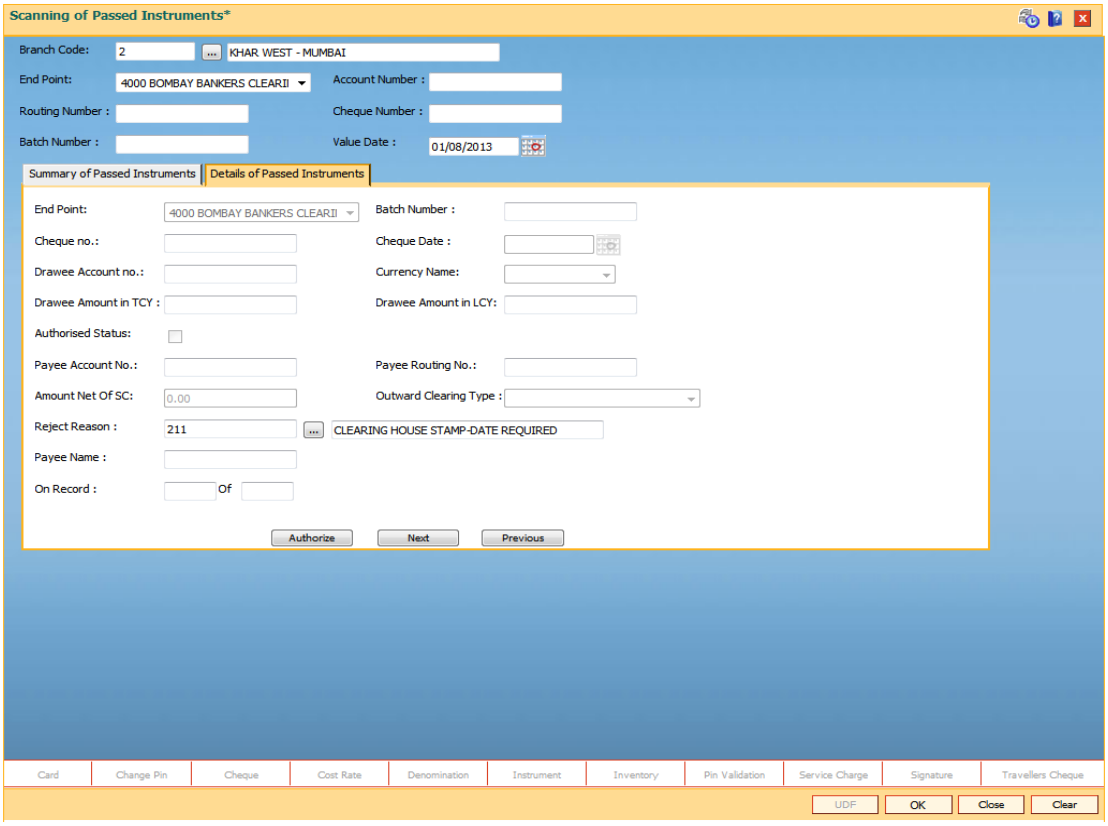
Column Name	Description
Serial No.	[Display] This column displays the serial number of the passed instrument.
Batch No.	[Display] This column displays the batch number of the passed instrument. When a batch data entry is done for inward clearing or an inward clearing file is uploaded, the system generates a host batch number. Processing of the cheques in the batch happen simultaneously. To help track an instrument, the batch number is usually displayed as part of the details of the cheque. On the day of cheque processing, the **Scan Pass** and **Scan Reject** enquiries can be performed using the batch number.
Currency	[Display] This column displays the currency used in the cheque.

Column Name	Description
Drawee Account No	[Display] This column displays the account number of the drawer of the cheque / GL account number in case of BC and DDs. The drawer account number would be a **FLEXCUBE Retail** CASA number in case of regular inward clearing cheques and an external bank account number in case of outward returns.
Routing No.	[Display] This column displays the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code* For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.
Cheque Number	[Display] This column displays the cheque number of the passed instrument. For every remittance instrument, it is necessary to maintain an MICR number that will be printed on the instrument, if the instrument is expected to come for clearing through inward clearing. A cross-reference is maintained with the system generated serial number, so that the instrument can be tracked by the system, whether it is liquidated or enquired upon by the MICR number or the serial number.
Amount in TCY	[Display] This column displays the amount of the instrument in transaction currency in which the transaction took place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries; it is converted into the local currency of the bank.
Authorised	[Display] This column displays the status of the cheque. If the particular cheque has been authorized for processing through inward or outward clearing, then the status is displayed as **Y**, or else as **N**.

6. Double-click the appropriate record to view details.

7. The system displays the **Details of Passed Instrument** tab.

Details of Passed Instruments



Field Description

Field Name	Description
End Point	[Display] This field displays the endpoint to which the bank branch belongs.
Batch Number	[Display] This field displays the batch number of the rejected instrument.
Cheque No.	[Display] This field displays the cheque number. For every remittance instrument, it is necessary to maintain an MICR number that will be printed on the instrument, if the instrument is expected to come for clearing through inward clearing. A cross-reference is maintained with the system generated serial number, so that the instrument can be tracked by the system, whether it is liquidated or enquired upon by the MICR number or the serial number.

Field Name	Description
Cheque Date	[Display] This field displays the cheque date, which is present on the instrument.
Drawee Account No	[Display] This field displays the account number of the drawee.
Currency Name	[Display] This field displays the currency code of the instrument currency.
Drawee Amount in TCY	[Display] This field displays the balance of the drawee account, in the transaction currency.
Drawee Amount in LCY	[Display] This field displays the balance of the drawee account, in the local currency.
Authorised Status	[Display] This field displays the status of the transaction.
Payee Account No	[Display] This field displays the account number of the payee.
Payee Routing No	[Display] This field displays the routing number of the payee.
Amount Net of SC	[Display] This field displays the net amount of the service charges, if any.
Outward Clearing Type	[Mandatory, Drop-Down] Select the outward clearing type from the drop-down list. This field is enabled, only if the **Process in Outward Clearing** option is selected.
Reject Reason	[Mandatory, Pick List] Select the reject code from the pick list. It displays the reject reason associated with the reject code selected. You can change the system assigned reject reason for a cheque that moves to scan reject before passing or rejecting the cheque from scan reject option.
Payee's Name	[Display] This field displays the name of the payee of the cheque.
On Record	[Display] This is the serial number of the details shown referring to the summary page.

8. In the **Details of Passed Instrument** tab, click the **Authorize** button.
9. On authorization of the selected record, the next record from the queue will be automatically fetched for authorization.

Note: Click the **Next** or **Previous** button to get the details of the next or previous unauthorized record.

10. The system displays the message "Record Authorized...Click Ok to continue". Click the **Ok** button.

ST034 - Scanning of Rejected Instruments

Once the inward clearing process has been run, the system divides the instruments between 'passed items' and 'rejected items'. The rejections can be due to various reasons, like - insufficient funds, cheque not issued, miss-sort, returned after clearing date, currency mismatch and so on.

Using this option you can authorize certain rejected items that you wish to pass for processing during the next run of inward clearing, the rejected items for the day can be queried upon, using the various options provided.

It is also possible to return the instrument in outward clearing. The system will generate it under a separate batch ID, and process it in outward clearing.

Note: The system automatically authorizes this transaction.

Definition Prerequisites

- BAM29 - End Point Master Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- ST033 - Inward Clearing

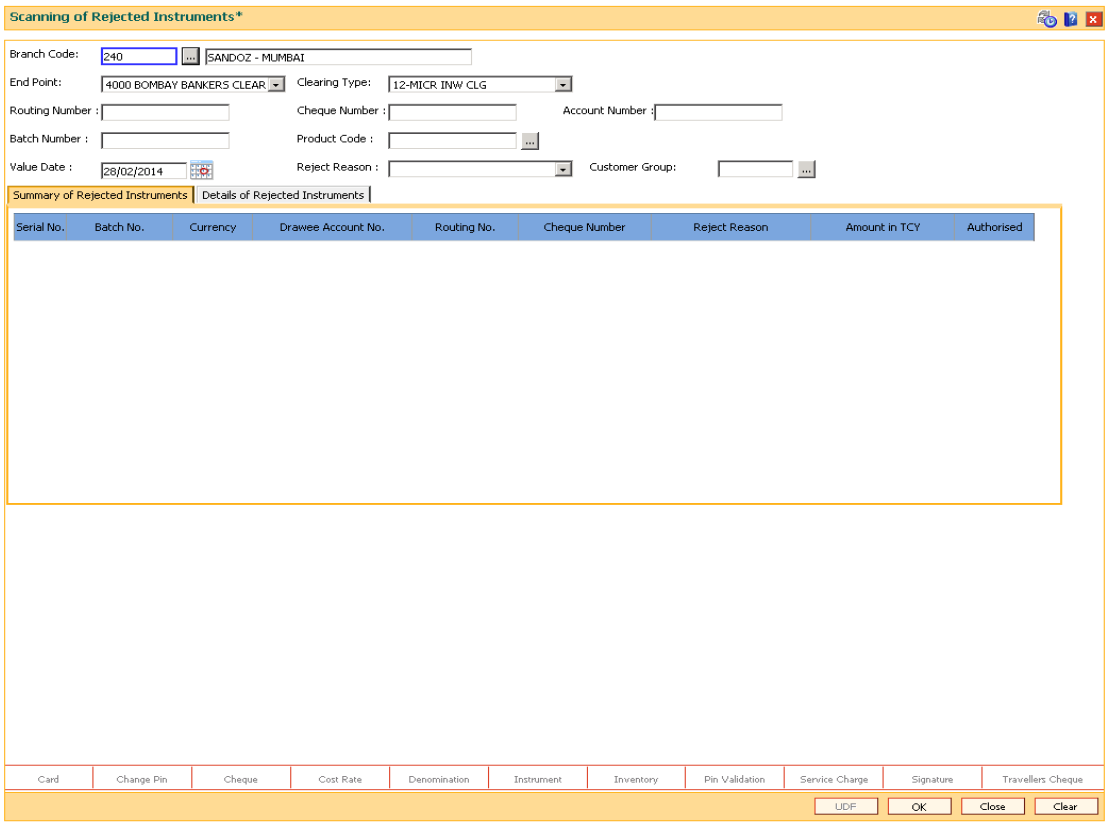
Modes Available

Not Applicable

To scan the cheques rejected for inward clearing

1. Type the fast path **ST034** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Scanning of Rejected Instruments**.
2. The system displays the **Scanning of Rejected Instruments** screen.

Scanning of Rejected Instruments



Field Description

Field Name	Description

It is mandatory to enter value in one of the following fields.

Branch Code

[Mandatory, Pick list]

Select the name of the branch for which the inward clearing process has been run from the pick list.

End Point

[Optional, Drop-Down]

Select the end point to which the bank branch belongs from the drop-down list.

Clearing Type

[Optional, Drop-Down]

Select the clearing type from the drop-down list.

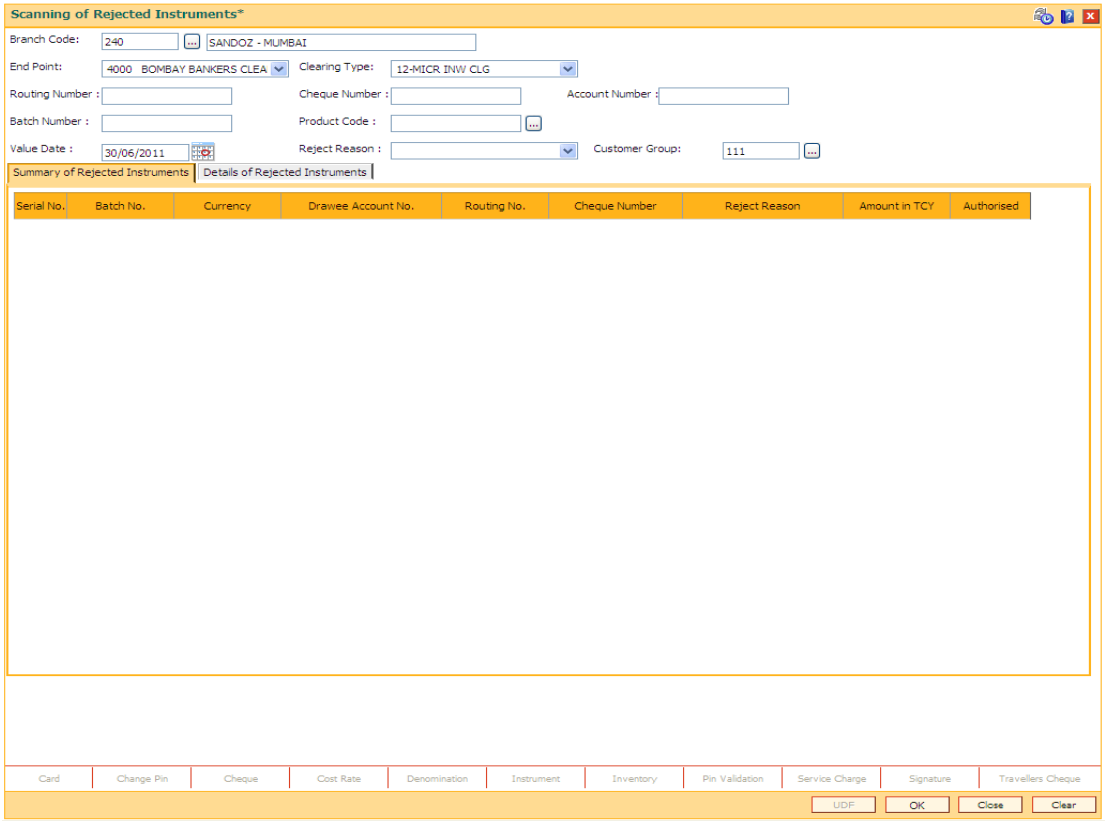
The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.

Field Name	Description
Routing Number	[Optional, Numeric, Nine] Type the Routing number. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. ***Routing Number***[25] *= Sector Code / Bank Code + Branch Code* For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Fast Path: STM59) option.
Cheque Number	[Optional, Numeric, 12] Type the cheque number, which is present on the MICR line of the instrument.
Account Number	[Optional, Numeric, 14] Type the account number. This is for the drawer account number. If the field is left blank, then the screen will display the summary of rejected instruments of all the accounts in the branch for a particular batch.
Batch Number	[Optional, Numeric, 9] Type the batch number.
Product Code	[Optional, Pick List] Select the product code from the pick list.
Value Date	[Mandatory, Pick List, dd/mm/yyyy] Select the value date of inward clearing from the pick list. This field will accept only the current process date and the previous working date. The current process date and the previous working date should be as per the endpoint calendar.
Reject Reason	[Optional, Drop-Down] Select the reject reason from the drop down list.
Customer Group	[Optional, Pick List] Select the customer group from the pick list.

3. Enter the required search criteria for viewing the passed instruments. It is mandatory to enter data at least in one of the fields.

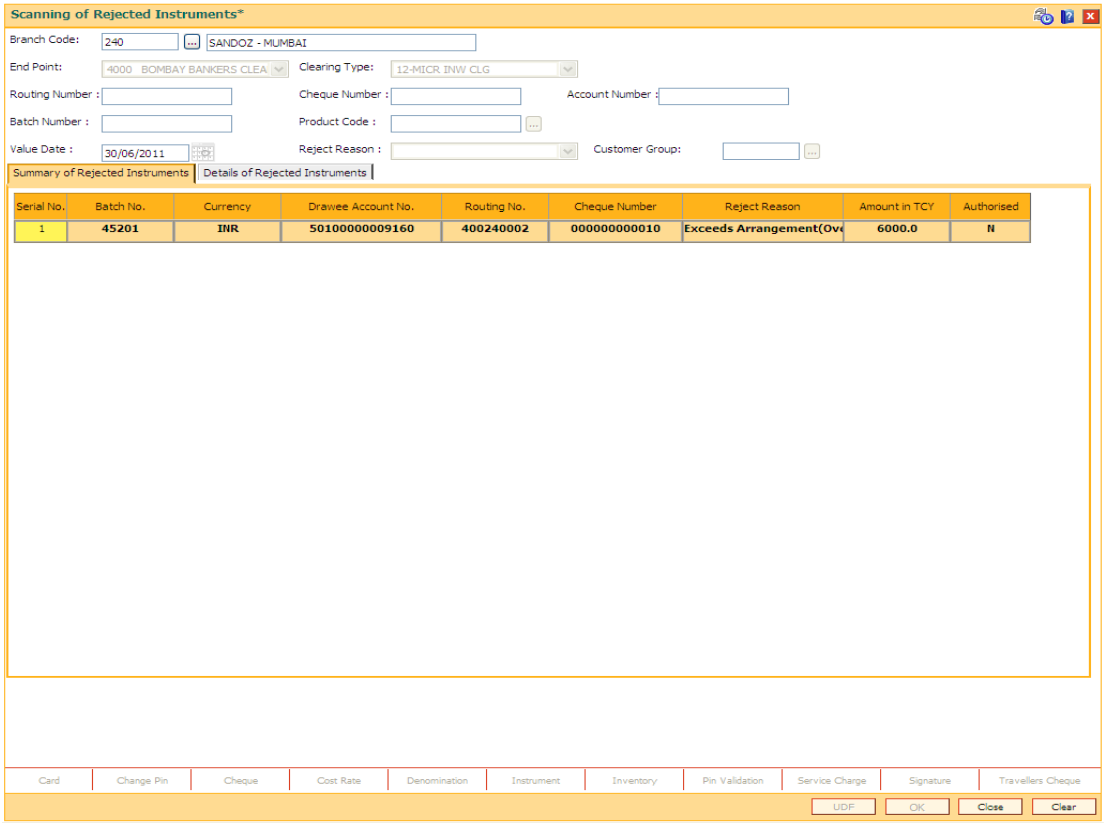
[25](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Scanning of Rejected Instruments



4. Click the **Ok** button.
5. The system displays the **Summary of Rejected Instrument** tab.

Summary of Rejected Instruments


Scanning of Rejected Instruments*
Branch Code: 240 SANDOZ - MUMBAI
End Point: 4000 BOMBAY BANKERS CLEA
Clearing Type: 12-MICR INW CLG
Routing Number :
Cheque Number :
Account Number :
Batch Number :
Product Code :
Value Date : 30/06/2011
Reject Reason :
Customer Group:
Summary of Rejected Instruments
Details of Rejected Instruments
Serial No. | Batch No. | Currency | Drawee Account No. | Routing No. | Cheque Number | Reject Reason | Amount in TCY | Authorised
1 | 45201 | INR | 50100000009160 | 400240002 | 000000000010 | Exceeds Arrangement(Ov | 6000.0 | N
Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque
UDF | OK | Close | Clear

Field Description

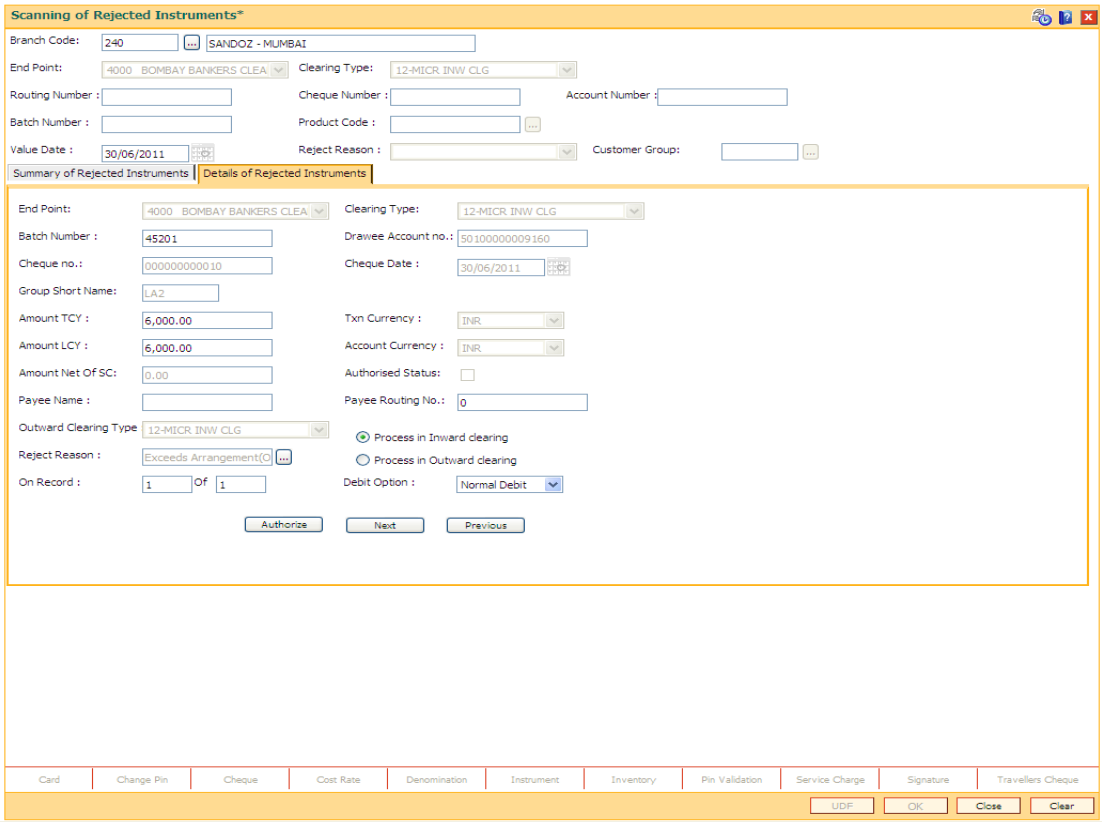
Column Name	Description
Serial No.	[Display] This column displays the serial number of the rejected instrument.
Batch No.	[Display] This column displays the batch number of the rejected instrument. When a batch data entry is done for inward clearing or an inward clearing file is uploaded, the system generates a host batch number. Processing of the cheques in the batch happen simultaneously. To help track an instrument, the batch number is usually displayed as part of the details of the cheque. On the day of cheque processing, the **Scan Pass** and **Scan Reject** enquiries can be performed using the batch number.
Currency	[Display] This column displays the currency used in the cheque.

Column Name	Description
Drawee Account No.	[Display] This column displays the account number of the drawer of the cheque / GL account number in case of BC and DDs. The drawer account number would be a **FLEXCUBE Retail** CASA number in case of regular inward clearing cheques and an external bank account number in case of outward returns.
Routing No.	[Display] This column displays the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code* For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.
Cheque Number	[Display] This column displays the cheque number of the rejected instrument. For every remittance instrument, it is necessary to maintain an MICR number that will be printed on the instrument, if the instrument is expected to come for clearing through inward clearing. A cross-reference is maintained with the system generated serial number, so that the instrument can be tracked by the system, whether it is liquidated or enquired upon by the MICR number or the serial number.
Reject Reason	[Display] This column displays the reject reason for every rejected record.
Amount in TCY	[Display] This column displays the amount of the instrument in transaction currency in which the transaction took place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries; it is converted into the local currency of the bank.

Column Name	Description
Authorised	[Display] This column displays the status of the cheque. If the particular cheque has been authorized for processing through inward or outward clearing, then the status is displayed as **Y**, or else as **N**.

6. Double-click the appropriate record to view the details.
7. The system displays the **Details of Rejected Instruments** tab.

Details of Rejected Instrument



Field Description

Field Name	Description
End Point	[Display] This field displays the end point from where the instruments are rejected.

Field Name	Description
Clearing Type	[Display] This field displays the clearing type. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.
Batch Number	[Display] This field displays the batch number of the rejected instrument.
Drawee Account No	[Display] This field displays the account number of the drawee who has deposited the cheque.
Cheque No	[Display] This field displays the cheque number. This field is editable, only if the **Process in Inward Clearing** option is selected.
Cheque Date	[Display] This field displays the cheque date, which is present on the instrument.
Amount TCY	[Display] This field displays the amount in transaction currency.
Txn Currency	[Display] This field displays the transaction currency.
Amount LCY	[Display] This field displays the cheque amount in local currency.
Account Currency	[Display] This field displays the account currency.
Amount Net of SC	[Display] This field displays the net amount of the service charges, if any.
Authorised Status	[Display] This field displays the status of the transaction.
Payee's Name	[Display] This field displays the name of the payee.
Payee Routing No	[Display] This field displays the routing number of the payee.

Field Name	Description
Outward Clearing Type	[Mandatory, Drop-Down] Select the outward clearing type from the drop-down list. This field is enabled, only if the **Process in Outward Clearing** option is selected.
Process in Outward Clearing	[Optional, Radio Button] Click **Process in Outward Clearing** to process the instrument in outward clearing.
Reject Reason	[Mandatory, Pick List] Select the rejection reason from the pick list. This field, by default, displays the reason for rejection entered at the time of transaction. You can change the system assigned reject reason for a cheque that moves to scan reject before passing or rejecting the cheque from scan reject option.
Process in Inward Clearing	[Optional, Radio Button] Click **Process in Inward Clearing** to process the instrument in inward clearing.
On Record	[Display] This field displays the record number of the existing record.
Debit Option	[Mandatory, Drop-Down] Select the appropriate debit option from the drop-down list. The options are: • Force Debit • Normal Debit

8. Select the appropriate option, process in inward clearing or process in outward clearing.
9. Click the **Authorize** button. After the authorization of the record, the system fetches the next record from the queue.
10. Click the **Next** or **Previous** button to view the details of next or previous record.
11. The system displays the message "Record Authorized...Click Ok to continue". Click the **Ok** button.

Example

A batch 8041 with two cheques was rejected.

Suppose one of the cheques belonged to an account with insufficient balance. Then the reason for rejecting the cheque will be shown as insufficient balance. The authorizer can choose to reject the cheque by selecting the **Process in Outward Clearing** option and indicating the outward clearing type in which the cheque should be processed.

Suppose the second cheque was rejected saying ‘instrument not issued’. It may happen that even though the cheque book was delivered, the teller may not have updated the cheque book

status correctly. The supervisor can get the correct status of the cheque book and pass the cheque by selecting the **Process in Outward Clearing** option. When the inward clearing process is run the next time, this cheque will be processed.

STM75 - Scan Reject Pass Disable Maintenance

After the inward clearing process is run you can override a system rejected cheque which is queued up and pass the same through scan reject and scan pass option. However, in a centralized clearing set up bank may prefer to have this option enabled only at clearing branch. Using this option you can disable the option of passing cheques queued under reject for non-clearing branches.

Definition Prerequisites

- STM64 - Clearing Type Maintenance
- BAM28 - Endpoint Float Maintenance

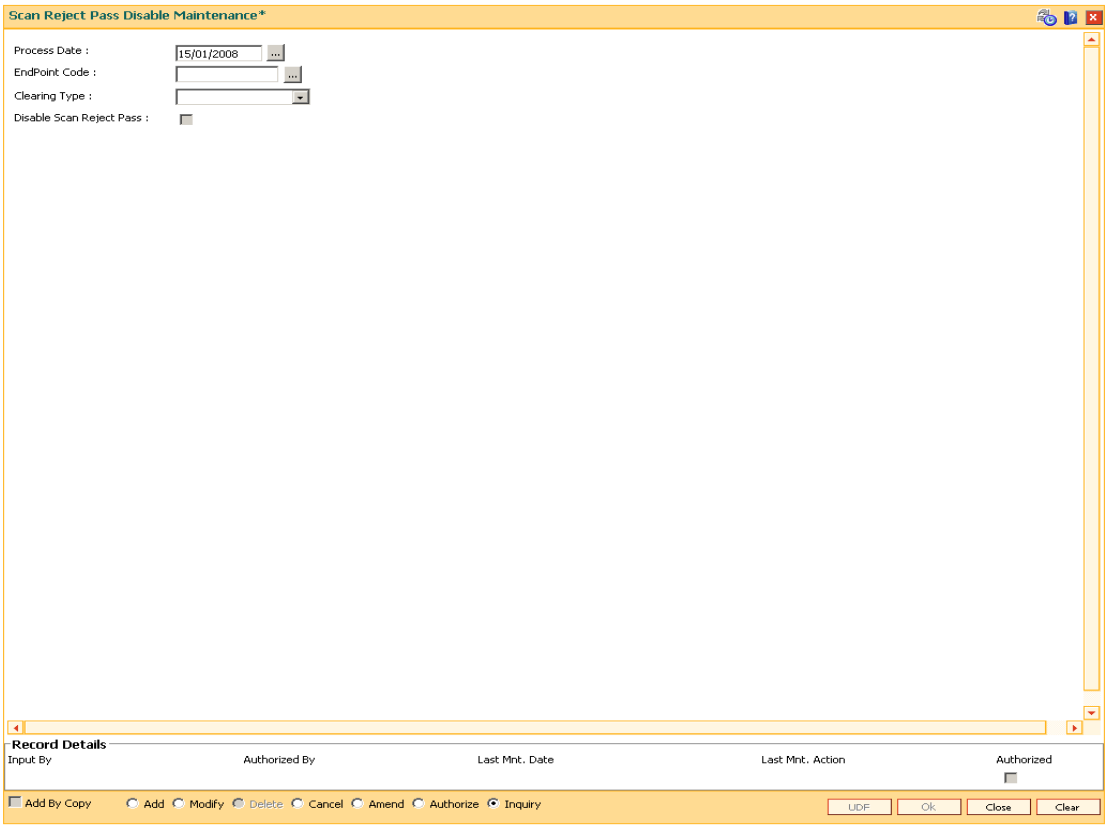
Modes Available

Add, Modify, Cancel, Amend, Authorize and Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To disable the scan reject pass transactions for a particular branch

1. Type the fast path **STM75** and click **Go** or navigate through the menus to Transaction Processing > Internal Transactions > Clearing > Scan Reject Pass Disable Maintenance.
2. The system displays the **Scan Reject Pass Disable Maintenance** screen.

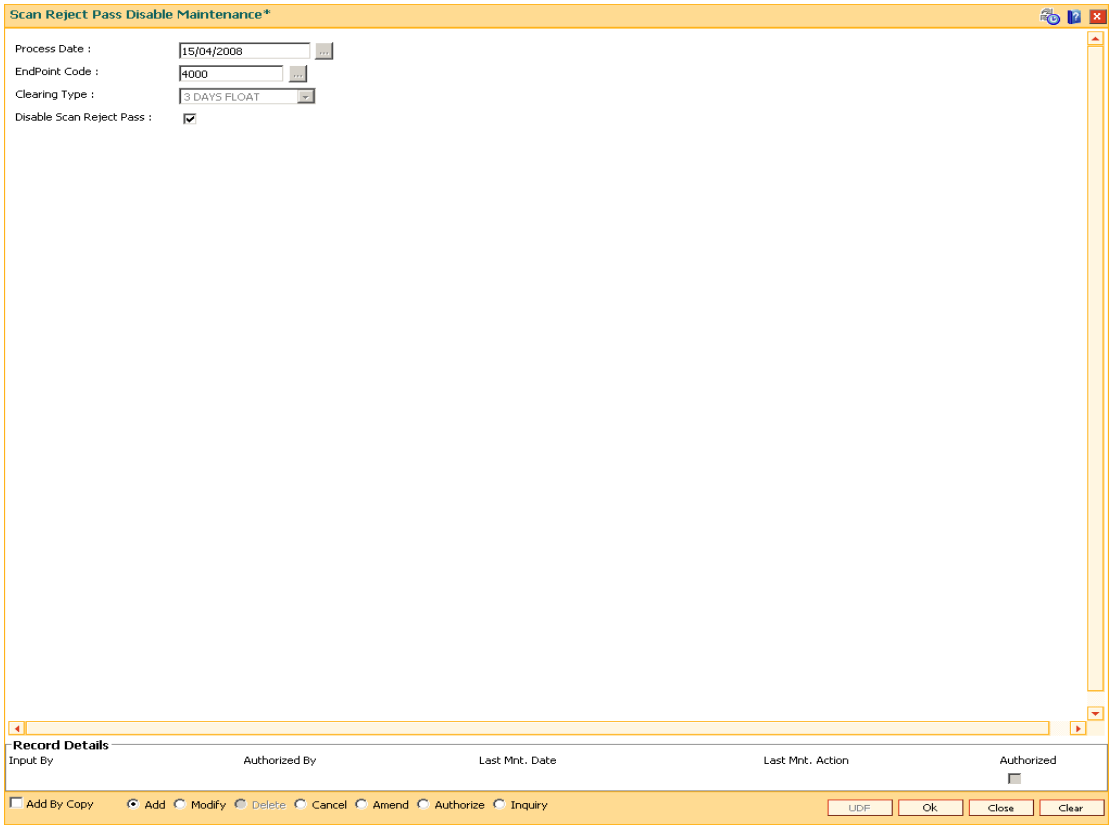
Scan Reject Pass Disable Maintenance



Field Description

Field Name	Description
Process Date	[Mandatory, Pick List, dd/mm/yyyy] Select the process date from the pick list. By default, the system displays the current process date.
EndPoint Code	[Mandatory, Pick List] Select the appropriate endpoint code from the pick list.
Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list.
Disable Scan Reject Pass	[Optional, Check Box] Select the **Disable Scan Reject Pass** check box to disable the scan reject pass transaction for the selected branch.

3. Click the **Add** button.
4. Enter the process date.
5. Select the end point code from the pick list.
6. Select the clearing type from the drop-down list.



7. Click the **Ok** button.
8. The system displays the message "Record Added. Authorization pending..". Click the **Ok** button.
9. The scan reject pass transaction for the selected branch is successfully disabled.

EC004 - Scanning of ECS Passed / Rejected Records

After uploading the ECS inward debit transactions, the uploaded records are split into passed and rejected records. However the bank can still opt to use its discretion to pass or reject the ECS transactions. Entry is passed on account if ECS rejected due to insufficient funds.Using this option you can pass the rejected record or reject the passed record.

Definition Prerequisites

- ECM01 - ECS Company Details Maintenance
- ECS inward debit transaction file upload

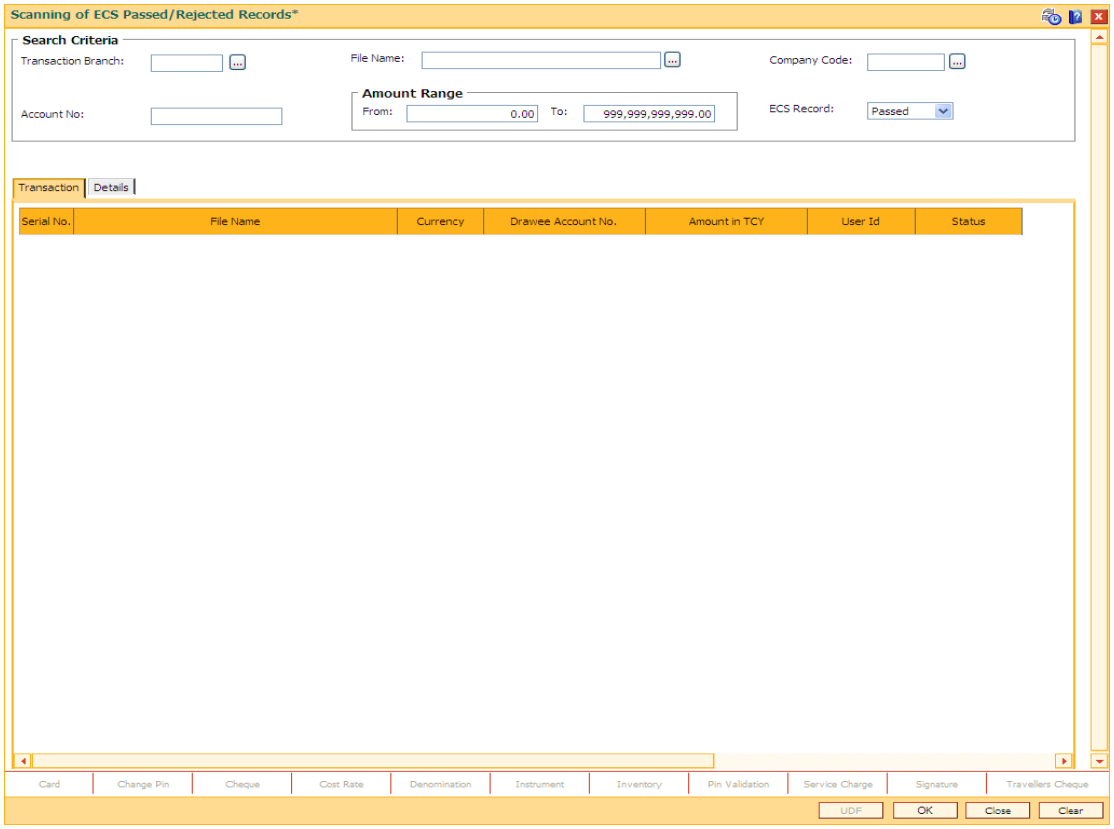
Modes Available

Not Applicable

To pass or reject the ECS records

1. Type the fast path **EC004** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Scanning of ECS Passed/Rejected Records**.
2. The system displays the **Scanning of ECS Passed/Rejected Records** screen.

Scanning of ECS Passed/Rejected Records



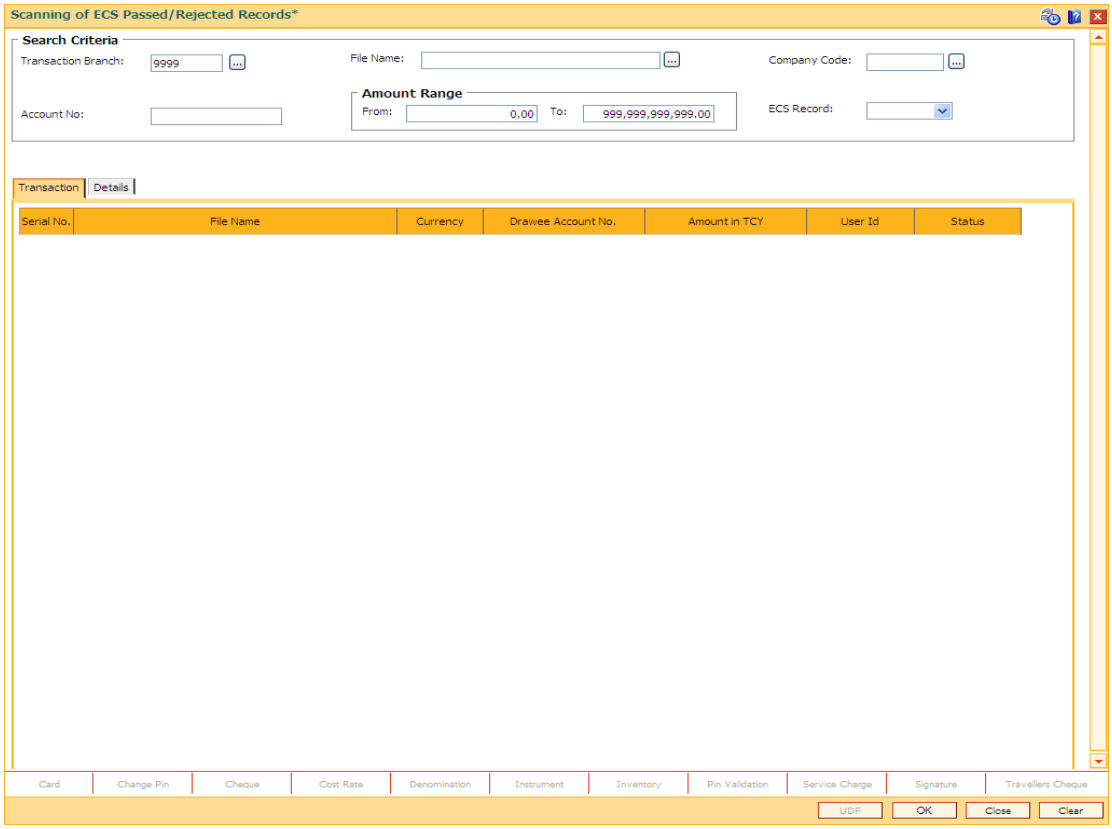
Field Description

Field Name	Description
Search Criteria	
Transaction Branch	[Optional, Numeric , Four, Pick List] Type the transaction branch code or select it from the pick list.
File Name	[Optional, Pick List] Select the file name from the pick list.
Company Code	[Optional, Pick List] Select the company code from the pick list. These codes are maintained in the **ECS Company Details Maintenance** (Fast Path: ECM01) option.
Account No	[Optional, Numeric, 14] Type the account number for which the ECS records need to be fetched.
Amount Range	

Field Name	Description
From	[Optional, Numeric, 13, Two] Type the minimum amount from which the records need to be fetched.
To	[Mandatory, Numeric, 13, Two] Type the maximum amount up to which the records need to fetched.
ECS Record	[Optional, Drop-Down] Select the ECS record status from the drop-down list. The options are: • Passed • Rejected

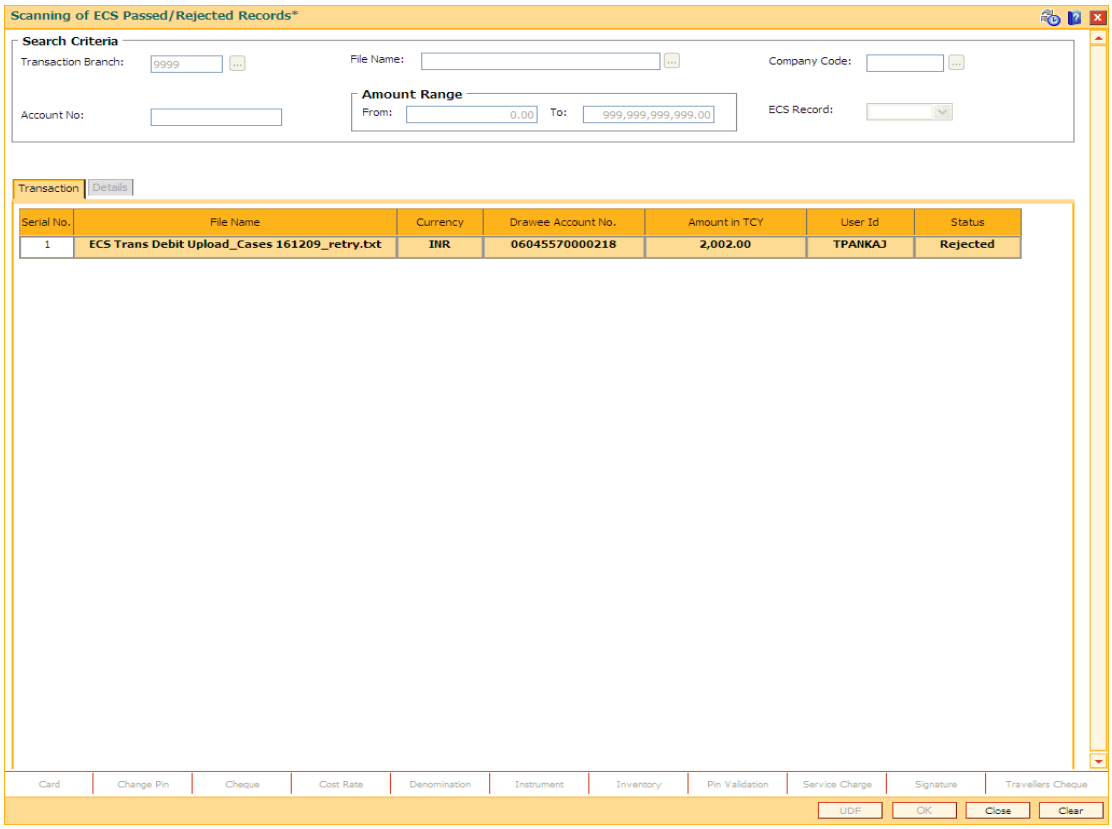
3. Enter the relevant information in search criteria.

Scanning of ECS Passed/Rejected Records



4. Click the **Ok** button. The system displays the ECS passed / rejected records in the **Transaction** tab.

Transaction



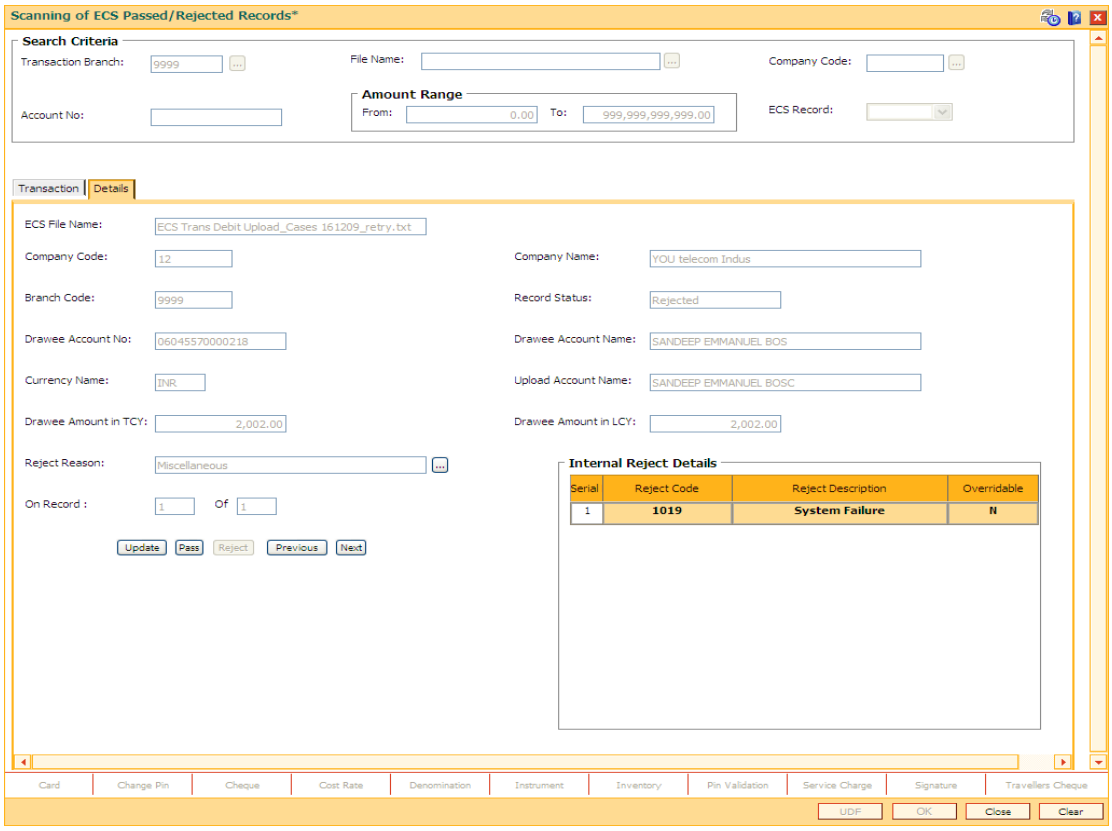
Field Description

Column Name	Description
Serial No.	[Display] This column displays the serial number.
File Name	[Display] This column displays the uploaded file name.
Currency	[Display] This column displays the account currency.
Drawee Account No.	[Display] This column displays the account number for which the ECS is maintained .
Amount in TCY	[Display] This column displays the inward debit amount in transaction currency.
User Id	[Display] This column displays the user id.

Column Name	Description
Status	[Display] This column displays the status of the record.

5. Double-click on any transaction to enable the **Details** tab.

Details



Field Description

Field Name	Description
ECS File Name	[Display] This field displays the ECS file name.
Company Code	[Display] This field displays the company code of the utility service provider.
Company Name	[Display] This field displays the name of the company.
Branch Code	[Display] This field display the branch code where the account is opened.

Field Name	Description
Record Status	[Display] This field displays the status of the ECS record.
Drawee Account No.	[Display] This field displays the account number of the customer for which the ECS mandate needs to be maintained.
Drawee Account Name	[Display] This field displays the name of the account holder.
Currency Name	[Display] This field displays the account currency.
Uploaded Account Name	[Display] This field displays the name of the account holder in the uploaded file.
Drawee Amount in TCY	[Display] This field displays the inward debit ECS amount in transaction currency.
Drawee Amount in LCY	[Display] This field displays the inward debit ECS amount in local currency.
Reject Reason	[Mandatory, Pick List] Select the reject reason from the pick list. By default it displays the reason updated at the time of transaction.
On Record	[Display] This field displays the serial number of the details referring to the summary page.
Internal Reject Details	
This section is enabled only for the rejected records.	
Serial	[Display] This column displays the serial number.
Reject Code	[Display] This column displays the reject code for the ECS transaction.
Reject Description	[Display] This column displays the description of the reject code.
Overridable	[Optional, Check Box] Select the **Overridable** check box if you want the transaction to be force authorized.

6. To update the rejected record , click the **Update** button.
7. The system displays the message "External Reject Reason Successfully Updated". Click the **Ok** button.
8. To pass the rejected record, click the **Pass** button.
9. The system displays the message "ECS Record Passed Successfully". Click the **Ok** button.
10. To reject the passed record, click the **Reject** button.
11. The system displays the message "ECS Record Rejected". Click the **Ok** button.
12. Click **Close** button.

ST038 - Bulk Scan Inward Rejects

Once the inward clearing process is run, the system divides the instruments between passed and rejected. The rejected items for the day can be queried upon, using the various options provided.

Using this option you can reject the inward cheques due to insufficient funds. However the system will re-post the cheque the next working day. Service charges are levied on the customer for re-posting of the cheques.

Definition Prerequisites

- 8051 - CASA Account Opening
- ST033 - Inward Clearing

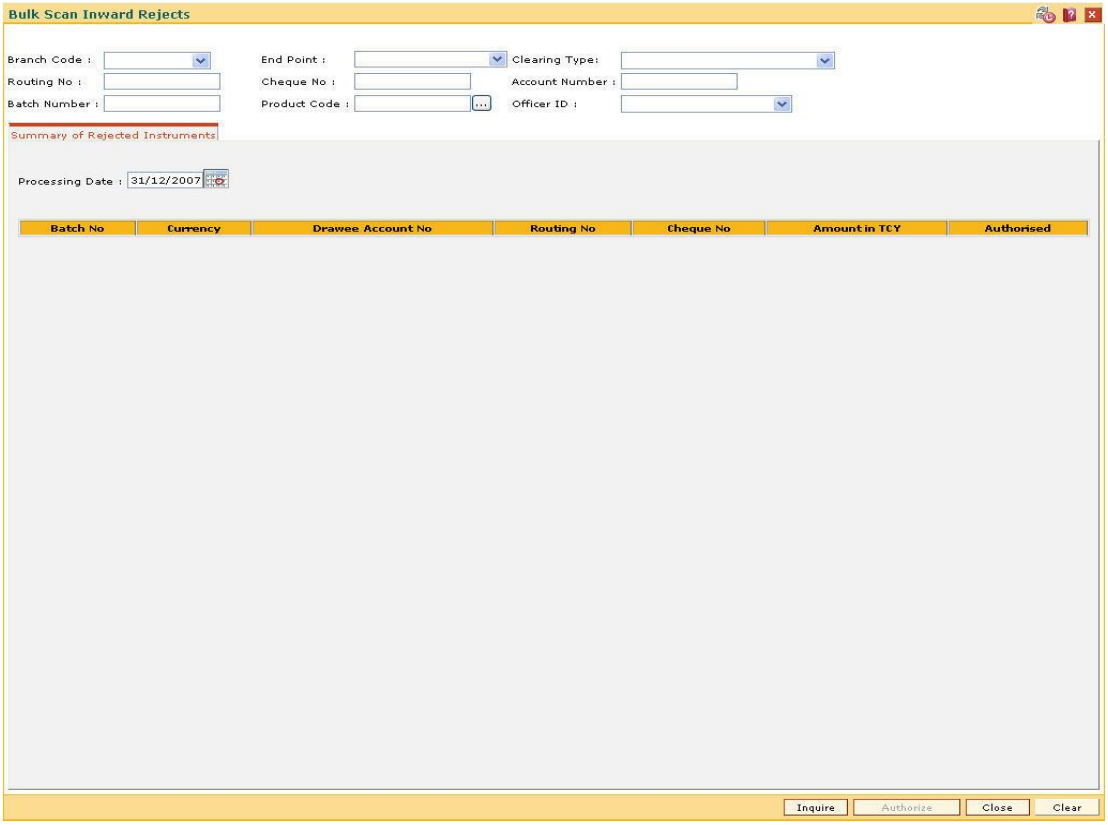
Modes Available

Not Applicable

To scan the bulk inward clearing rejected cheques

1. Type the fast path **ST038** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Bulk Scan Inward Rejects**.
2. The system displays the **Bulk Scan Inward Rejects** screen.

Bulk Scan Inward Rejects



Field Description

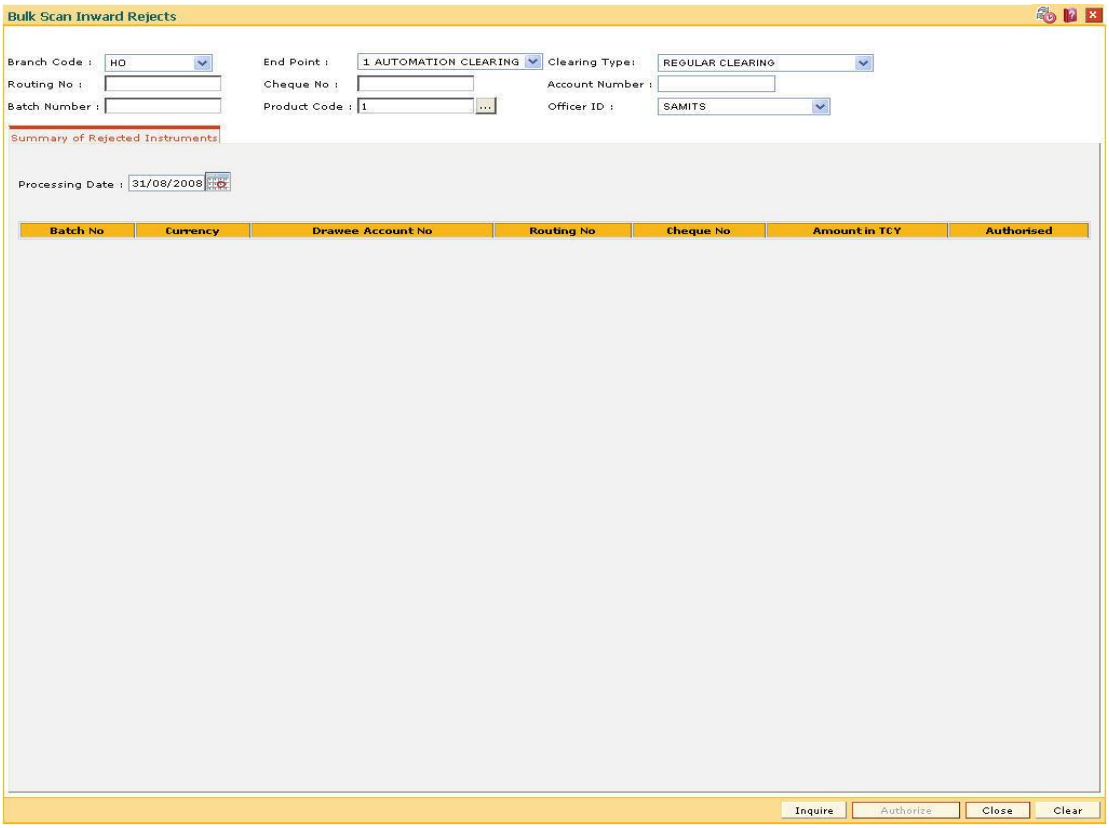
Field Name	Description
To proceed further, atleast one of the below fields should be entered.	
Branch Code	[Mandatory, Drop-Down] Select the name of the branch for which the inward clearing process has been run from the drop-down list.
End Point	[Mandatory, Drop-Down] Select the end point to which the bank branch belongs from the drop-down list.
Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list. The bank can set up multiple clearing types, where cheques that should be cleared at different times of the day are deposited so that they can be treated differently. All processes for a cheque from outward clearing, running of value date, and marking late clearing, etc. happen on the basis of the clearing type.

Field Name	Description
Routing No	[Optional, Numeric, Nine] Type the Routing number. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. ***Routing Number***[26] *= Sector Code / Bank Code + Branch Code* For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Fast Path: STM59) option.
Cheque No	[Optional, Numeric, 12] Type the cheque number, which is present on the MICR line of the instrument.
Account Number	[Optional, Numeric, 14] Type the account number. This is for the drawer account number. If the field is left blank, then the screen will display the summary of rejected instruments of all the accounts in the branch for a particular batch.
Batch Number	[Optional, Numeric, Nine] Type the batch number.
Product Code	[Optional, Pick List] Select the product code from the pick list.
Officer ID	[Optional, Drop-Down] Select the officer ID from the drop-down list.

3. Enter the relevant information.
4. Click the **Inquire** button.

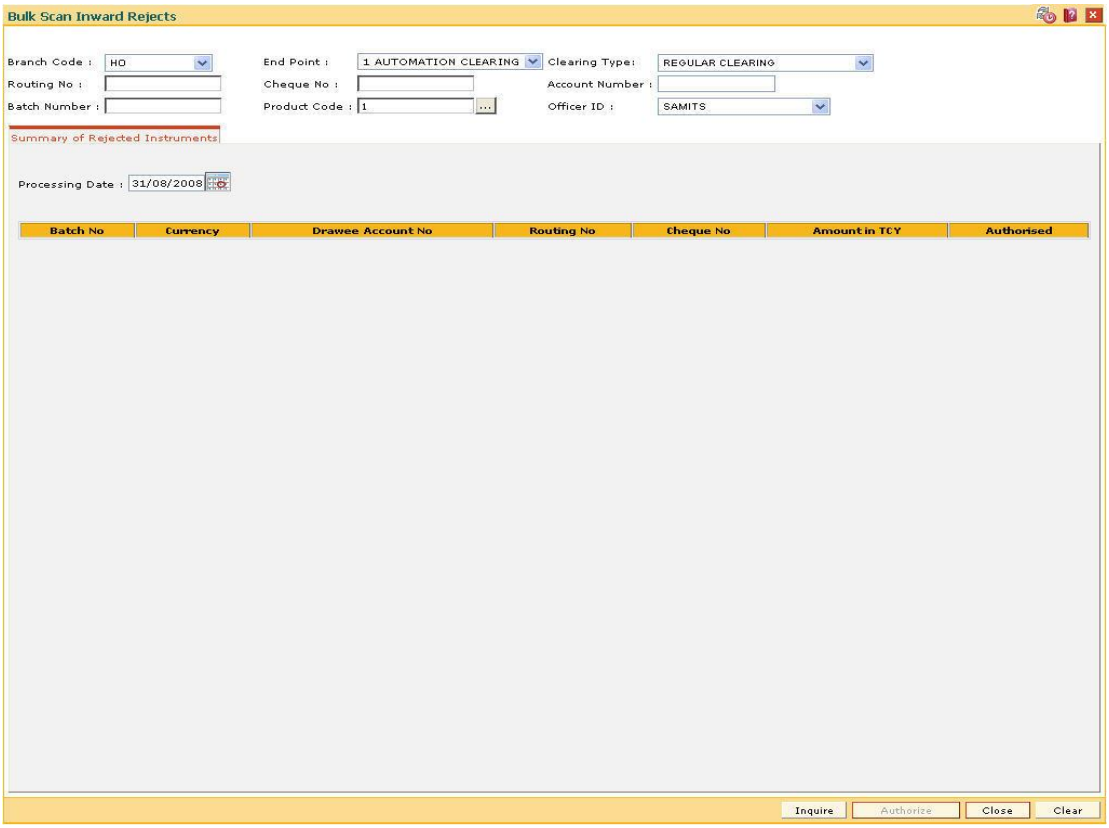
Bulk Scan Inward Rejects

[26](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)



5. The system displays the details of the rejected inward clearing cheque.

Summary of Rejected Instruments



Field Description

Column Name	Description
Processing Date	[Mandatory, Pick List, dd/mm/yyyy] Select the next posting date from the pick list for the bulk inward reject. The user can re-post the rejected inward cheque on the next posting date.
Batch No	[Display] This column displays the batch number of the rejected instrument. When a batch data entry is done for inward clearing or an inward clearing file is uploaded, the system generates a host batch number. Processing of the cheques in the batch happen simultaneously. To help track an instrument, the batch number is usually displayed as part of the details of the cheque. On the day of cheque processing, the **Scan Pass** and **Scan Reject** enquiries can be performed using the batch number.
Currency	[Display] This column displays the currency used in the cheque.

Column Name	Description
Drawee Account No	[Display] This column displays the account number of the drawer of the cheque / GL account number in case of BC and DDs. The drawer account number would be a **FLEXCUBE Retail** CASA number in case of regular inward clearing cheques and an external bank account number in case of outward returns.
Routing No	[Display] This column displays the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code / Bank Code + Branch Code* For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.
Cheque No	[Display] This column displays the cheque number of the rejected instrument. For every remittance instrument, it is necessary to maintain an MICR number that will be printed on the instrument, if the instrument is expected to come for clearing through inward clearing. A cross-reference is maintained with the system generated serial number, so that the instrument can be tracked by the system, whether it is liquidated or enquired upon by the MICR number or the serial number.
Amount in TCY	[Display] This column displays the amount of the instrument in transaction currency in which the transaction took place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries; it is converted into the local currency of the bank.
Authorised	[Display] This column displays the status of the cheque. If the particular cheque has been authorized for processing through inward or outward clearing, then the status is displayed as **Y**, or else as **N**.

6. Click the **Close** button.

ST039 - Special Clearing Run

Using this option you can support a special inward clearing that attempts a normal debit for all the NSF reject belonging to different batches of inward clearing instrument.The special clearing run is allowed only after scan pass reject is disabled. The list of cheques passed through the special clearing run are integrated through ST044 - Outward Remittance Handoff screen.

Definition Prerequisites

- STM75 - Scan Reject Pass Disable Maintenance

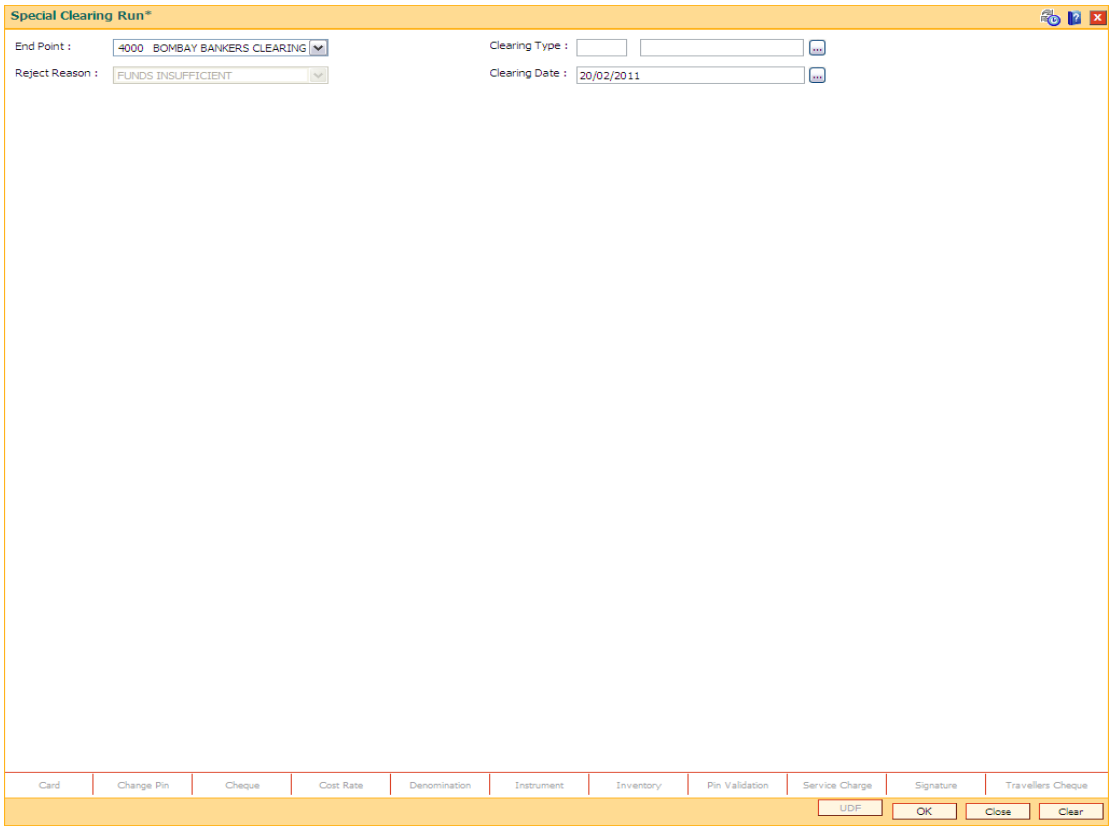
Modes Available

Not Applicable

To add the demand draft details

1. Type the fast path **ST039** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Special Clearing Run**.
2. The system displays the **Special Clearing Run** screen.

Special Clearing Run



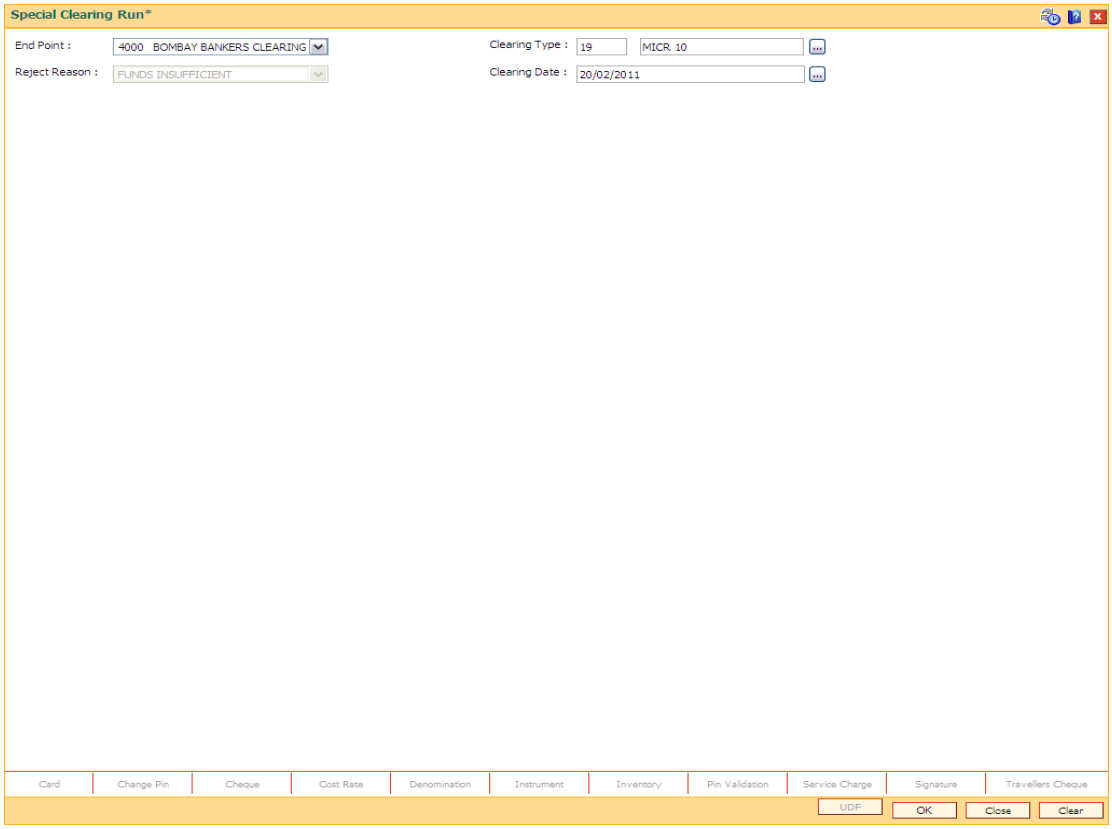
Field Description

Field Name	Description

Field Name	Description
End Point	[Mandatory, Pick List] Select the end point from the pick list. By default the endpoint should be the clearing branch endpoint.
Clearing Type	[Mandatory, Pick List] Select the clearing type from the pick list.
Reject Reason	[Display] This field displays the reject reason code along with description.
Clearing Date	[Mandatory, Pick list] Select the clearing date from the pick list. By default the system displays the current process date.

3. Select the clearing type from the pick list.

Special Clearing Run



4. Click the **Ok** button.
5. The system displays the message "Authorization Required. Do You Want to continue?". Click the **OK** button.
6. The system displays the **Authorization Reason** screen.

7. Enter the relevant information and click the **Ok** button.
8. The system displays the message "Record Authorized .. Click Ok to Continue". Click the **OK** button
9. The system displays the message "Inward Clearing Process Completed". Click the **Ok** button.
10. The special clearing is completed.

ST062 - Clearing Account X-Reference Enquiry*

Using this option, you can view the cross-reference between the **Oracle FLEXCUBE** generated account number, and the small clearing account number used for clearing purposes.

The **Oracle FLEXCUBE** generated account number has a maximum length of 16 digits, which may not be acceptable for clearing by some central banks. At the time of issuing cheque book, the system generates an alternate 10 digit account number for clearing purposes, which can be used in the file upload. (The inward clearing entries are received as a flat file from the central bank. This flat file is uploaded in the system.). When an inward clearing file with the small clearing account number is uploaded, the system uses the cross-reference with the **Oracle FLEXCUBE** account number to find the actual account for the transaction. The clearing account number is unique for a clearing sector.

Definition Prerequisites

- BAM41 - Sector Master
- STM54 - Routing Branch Maintenance
- 7101 - IC No – Short Name Change
- ST031- Load Inward MICR File

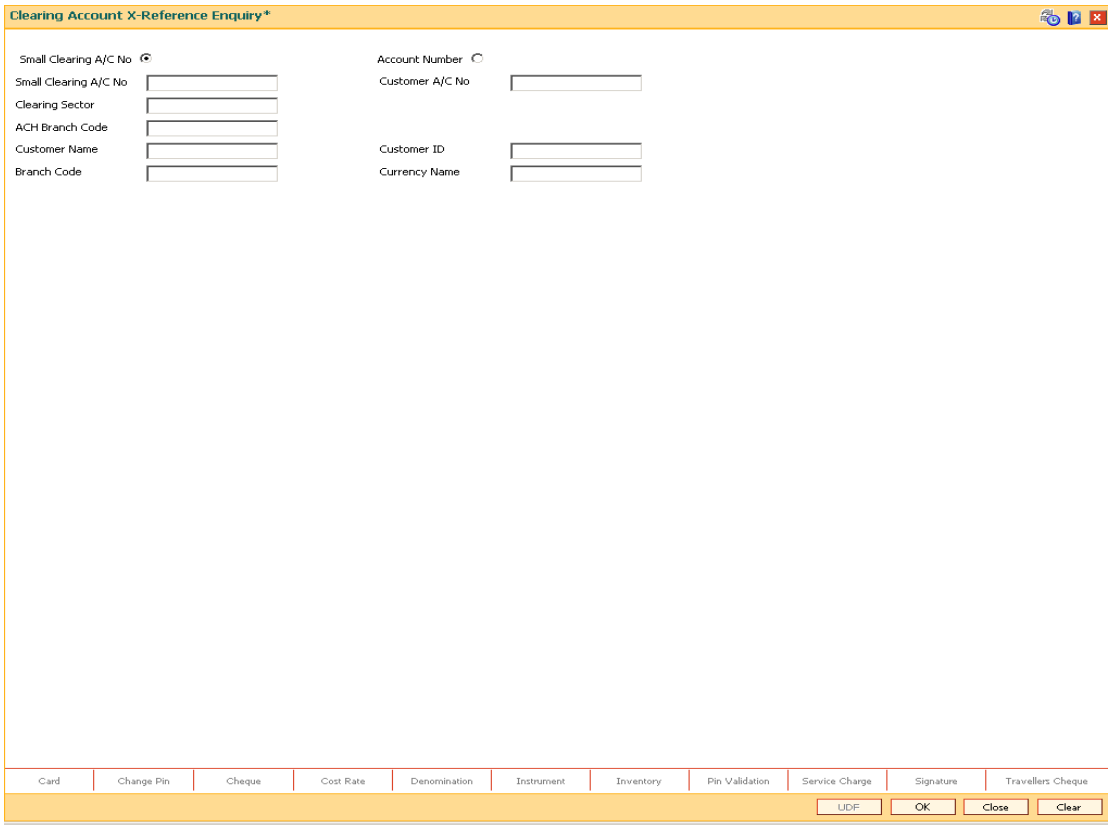
Modes Available

Not Applicable

To inquire about the small clearing account used for clearing purposes

1. Type the fast path **ST062** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions >Clearing > Clearing Account X-Reference Enquiry**.
2. The system displays the **Clearing Account X-Reference Enquiry** screen.

Clearing Account X-Reference Enquiry



Field Description

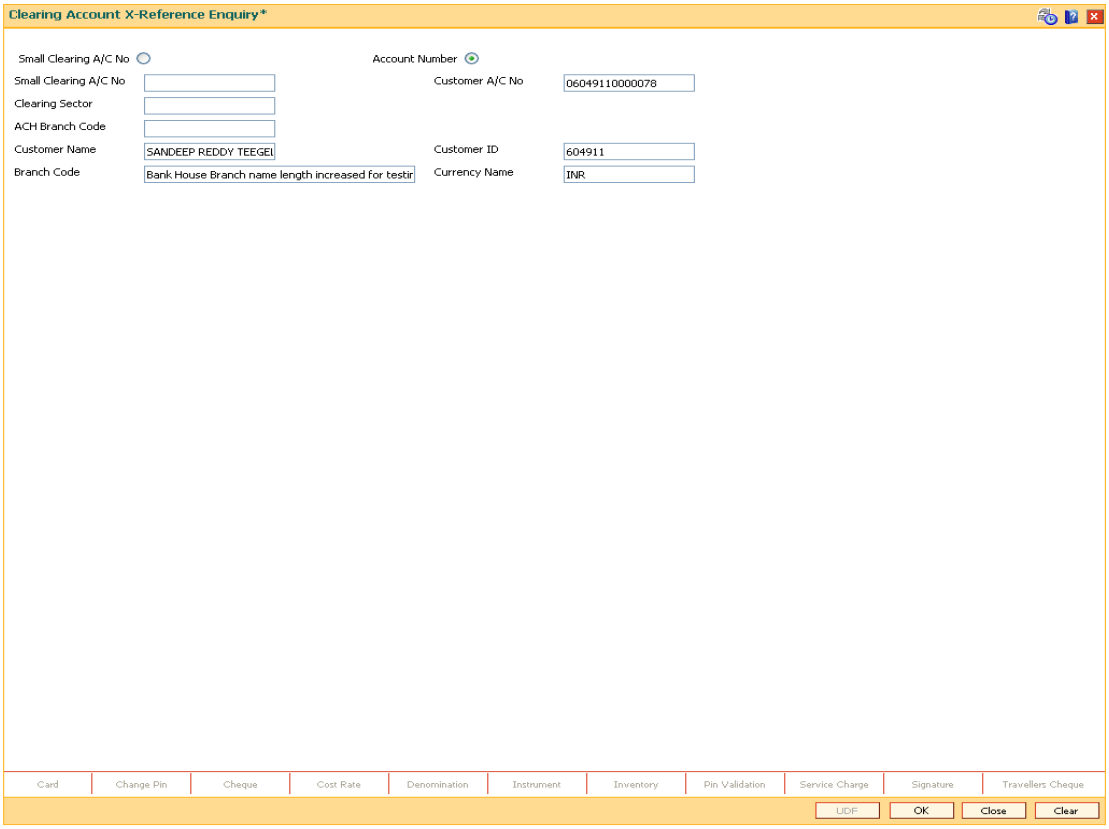
Field Name	Description
Small Clearing A/C No	[Optional, Radio button] Click **Small Clearing A/C No** to perform the inquiry based on the small clearing account number.
Account Number	[Optional, Radio button] Click **Account Number** to perform the inquiry based on the CASA account number.
Small Clearing A/C No	[Conditional, Numeric, 14] Type the small clearing account number. The **FLEXCUBE Retail** generated account number has a maximum length of 16 digits, which may not be acceptable for clearing by some central banks. At the time of cheque book issue the system generates an alternate 10 digit account number for clearing purposes which can be used in file upload. The number is usually printed on the cheque leaves. When an inward clearing file with the small clearing account number is uploaded the system uses the cross-reference with the **FLEXCUBE Retail** account number to find the actual account for the transaction. The clearing account number is unique for a clearing sector. This field is enabled, only if the **Small Clearing A/C No** option is selected.

Field Name	Description
Customer A/C No	[Conditional, Numeric, 14] Type the CASA account number of the customer. This field is enabled, only if the **Account Number** option is selected.
Clearing Sector	[Mandatory, Alphanumeric,5] Type the clearing sector. For clearing purpose, different sectors are defined which consist of a number of branches and an endpoint. The sector code is maintained in the **Sector Master** and attached to each branch of the bank in the **Branch Master Maintenance** screen and for other banks branches in the **Routing Branch Maintenance** option.
ACH Branch Code	[Mandatory, Numeric, Three] Type the **ACH**[27] branch code. The small clearing account number will be generated in sector and ACH branch wise.
Customer Name	[Display] This field displays the customer name, based on the account number selected. It displays the short name of the customer as entered in the **Customer Addition** screen. This name can be changed using the **Customer Name / IC Change** option.
Customer ID	[Display] This field displays the customer ID based on the account number selected.
Branch Code	[Display] This field displays the branch code in which the customer opened the account. The branch code is part of the account number itself. A customer's branch cannot be changed and the customer is treated across all branches.
Currency Name	[Display] This field displays the currency in which the account is held. The currency is based on the product under which the account was opened, and this currency cannot be changed later. Whenever any transaction is posted to the account it is converted into the account currency, based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.

[27](Automated Clearing House: It is an electronic payment and information delivery system which transfers dollar amounts and related information between business, private and government sectors.)

3. Select the criteria for inquiry.
4. Enter the appropriate data in the corresponding field.

Clearing Account X-Reference Enquiry



5. Click the **Ok** button.
6. The system displays the small clearing account details.

ST076 - Check Inward Clearing Instrument

Using this option you can verify the instrument received in inward clearing. This option also facilitates the authorized user to inquire the status of the instruments received in inward clearing, and find the information of the user who verified the batch / record of instruments.

This process does not hold up any processing of the instrument that is to take place.

Definition Prerequisites

- STM54 - Routing Branch Maintenance
- 5521- Batch-Inward-Clearing Check Data Entry
- STM59 - Settlement Bank Parameters
- ST031- Load Inward MICR File
- STM58 - Instrument Type Xref

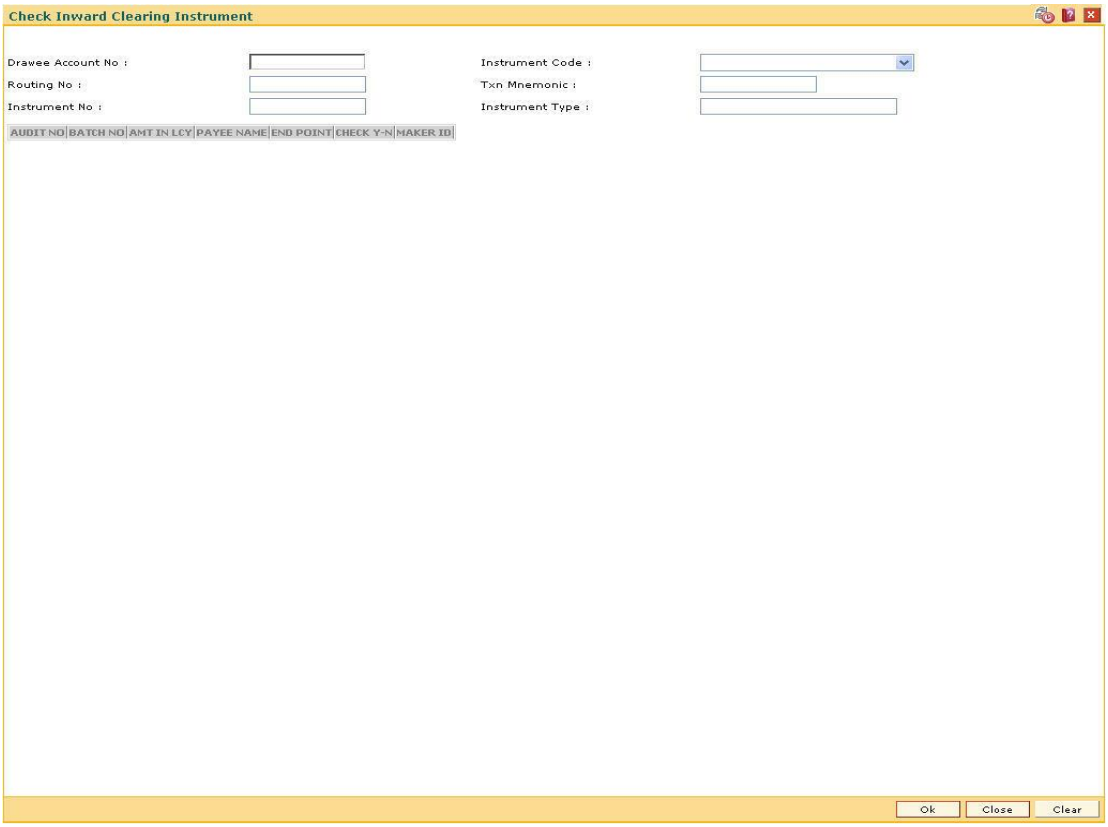
Modes Available

Not Applicable

To check the inward clearing instrument

1. Type the fast path **ST076** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Check Inward Clearing Instrument**.
2. The system displays the **Check Inward Clearing Instrument** screen.

Check Inward Clearing Instrument



Field Description

Field Name	Description
Drawee Account No	[Mandatory, Numeric, 14] Type the drawer account number. The drawer account number is the account number of the person who has issued the cheque. The drawer account number is generally printed on the cheque leaf. The drawer account is the account from where the funds will come into the beneficiary account. If the cheque is drawn on a different bank, the drawer account number will not be validated by the system. If the cheque is drawn on your own bank, the system will validate the drawer account number for its accuracy.

Field Name	Description
Instrument Code	[Mandatory, Drop-Down] Select the instrument code from the drop-down list.
Routing No	[Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[28] *= Sector Code / Bank Code + Branch Code* For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.
Txn Mnemonic	[Display] This field displays the transaction mnemonic of the instrument as set at the **Instrument Type Xref** definition level.
Instrument No	[Mandatory, Numeric, 12] Type the valid instrument number which has been deposited but not cleared. The system identifies it in conjunction with the instrument type and routing number. If the instrument type is cheque, the system validates that the cheque number is that of an unpaid cheque for the drawer account.

[28](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

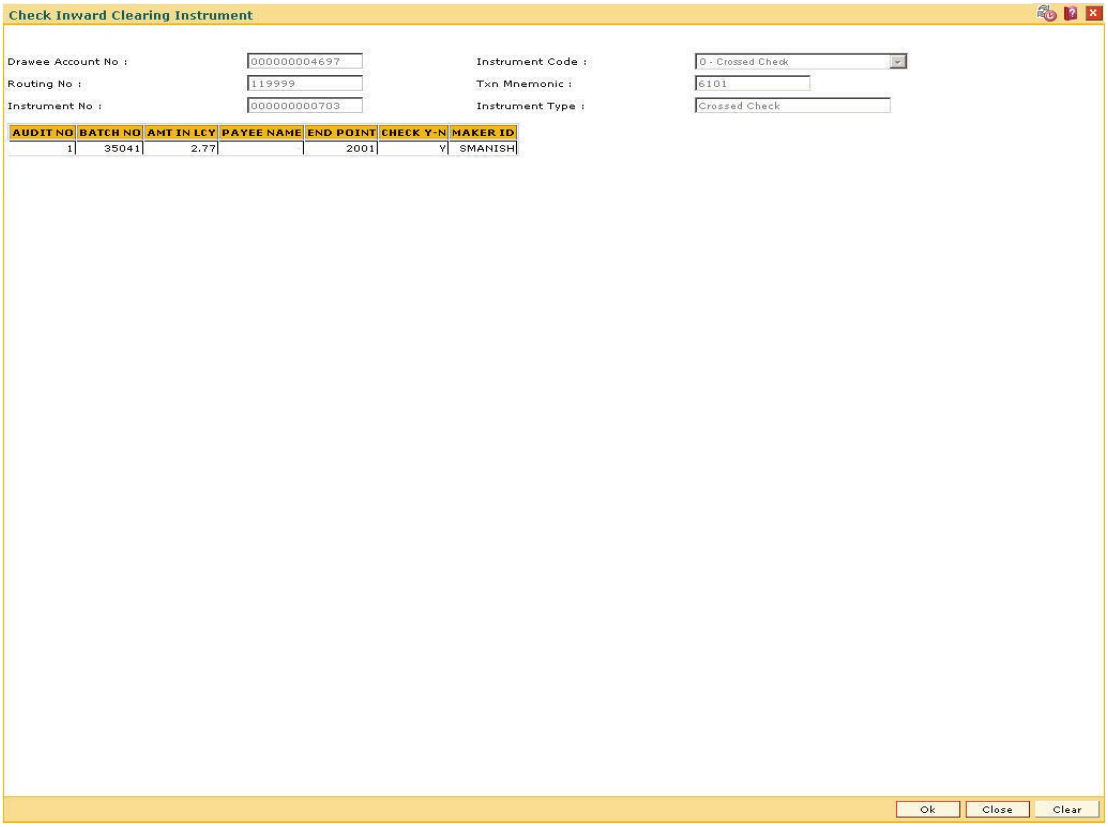
Field Name	Description
Instrument Type	[Display] This field displays the name of the instrument based on the instrument code selected. The system has some preset instruments that it can handle through existing processes. In case the bank has some additional instruments for processing using **FLEXCUBE Retail**, then an instrument type needs to be added, and the instrument can be passed through the system. The system will treat it similar to the instrument type attached. The main instrument types used by the system are: • Cheque • Manager's Cheques • Demand Draft • Traveler's Cheques • Inward Direct Debit • Guaranteed Cheques • Returned Cheques • On Par Cheques • Special Area Managers Cheques

Column Name	Description
AUDIT NO	[Display] This column displays the audit number of the instrument.
BATCH NO	[Display] This column displays the batch number of the inward clearing instrument.
AMT IN LCY	[Display] This column displays the amount of instrument in the local currency.
PAYEE NAME	[Display] This column displays the name of the payee.
END POINT	[Display] This column displays the end point from where the inward clearing instrument is executed.

Column Name	Description
CHECK Y-N	[Display] This column displays **Y**, if the transaction is authorized or else it displays **N**. Once the batch/record is verified by an authorized user, it cannot be modified by any other user, except the user who has verified the batch/record.
MAKER ID	[Display] This column displays the name of the user who has performed the transaction.

3. Enter the drawee account number and press the **<Tab> or <Enter>** key.
4. Select the instrument code from the drop-down list.
5. Enter the details like the routing number, and the instrument number.

Check Inward Clearing Instruments



6. Click the **Ok** button.
7. Double-click the toggle status in the **Check Y-N** column, to verify the inward clearing instrument. Click the **Ok** button.
8. The system displays the message "Update Successful...Click Ok to Continue". Click the **Ok** button.

Note: When a user logs in for the next time, the system displays the User ID of the supervisor who has verified the instrument, in the **MAKER ID** column. Once the batch/record is verified by an authorized user, it cannot be modified by any other user, except the user who has verified the batch/record.

ST075 - Unchecked Instrument Inquiry

Inward clearing instruments need to be verified for authenticity of signature, etc. This is done outside the system. However, the bank may wish to track the checker.

Using this option, you can view check instruments that are marked as verified, and those instruments that have not been marked as verified

This option does not hold up any processing of the instrument that is to take place.

Definition Prerequisites

Not Applicable

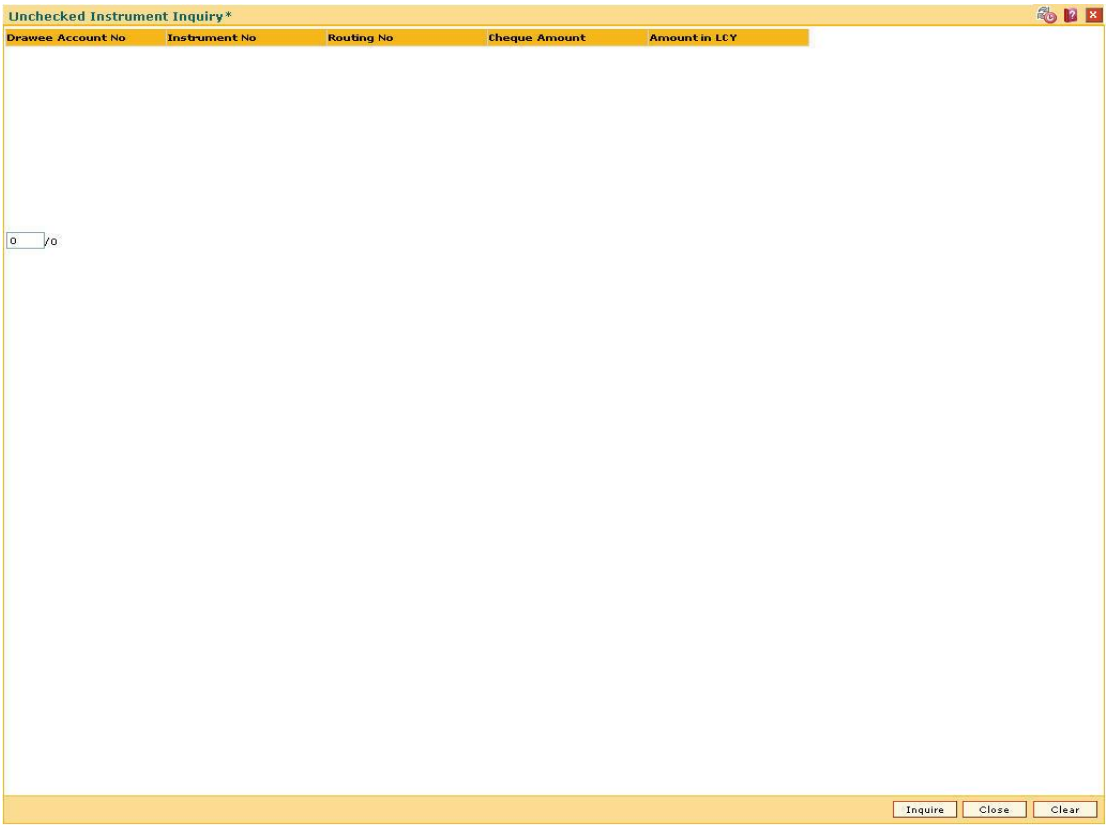
Modes Available

Not Applicable

To inquire about the unchecked instruments

1. Type the fast path **ST075** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Unchecked Instrument Inquiry**.
2. The system displays the **Unchecked Instrument Inquiry** screen.

Unchecked Instrument Inquiry



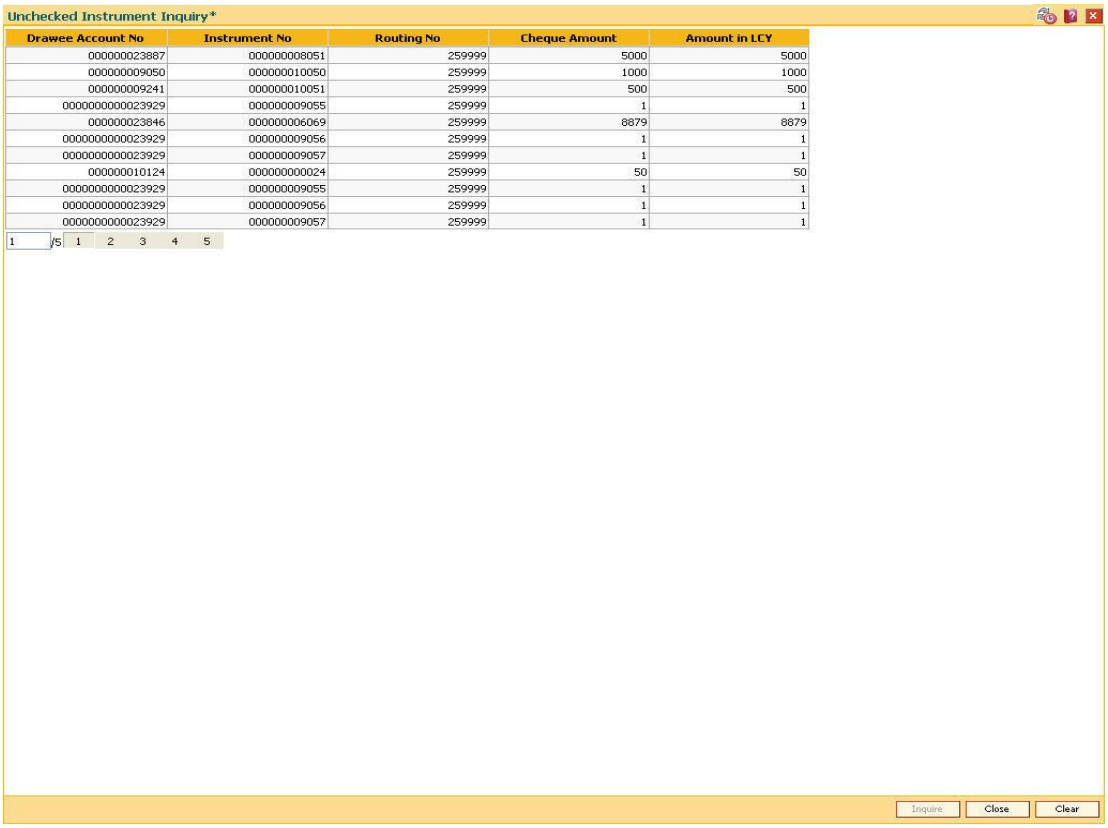
Field Description

Column Name	Description
Drawee Account No	[Display] This column displays the drawee account number. The system displays the name of the drawee in case of cheques. In case of remittance instruments, it displays the GL account number.
Instrument No	[Display] This column displays the instrument number, which helps to identify the cheque uniquely.
Routing No	[Display] This column displays the routing number, which helps to identify the cheque uniquely, such as the routing number of the bank itself.
Cheque Amount	[Display] This column displays the cheque amount in transaction currency.
Amount in LCY	[Display] This column displays the cheque amount in local currency.

3. Click the **Inquire** button.

4. The system displays the unchecked instrument details.

Unchecked Instrument Inquiry



5. Click the **Close** button.

CH071 - NSF Reject Log Inquiry

This screen enables query on rejected instruments where the reason for rejection is "insufficient funds" Data in this screen can be retrieved up to 180 days For each of these transactions, the user can see customer transaction information and transaction details.

Definition Prerequisites

- 8051 - CASA Account Opening

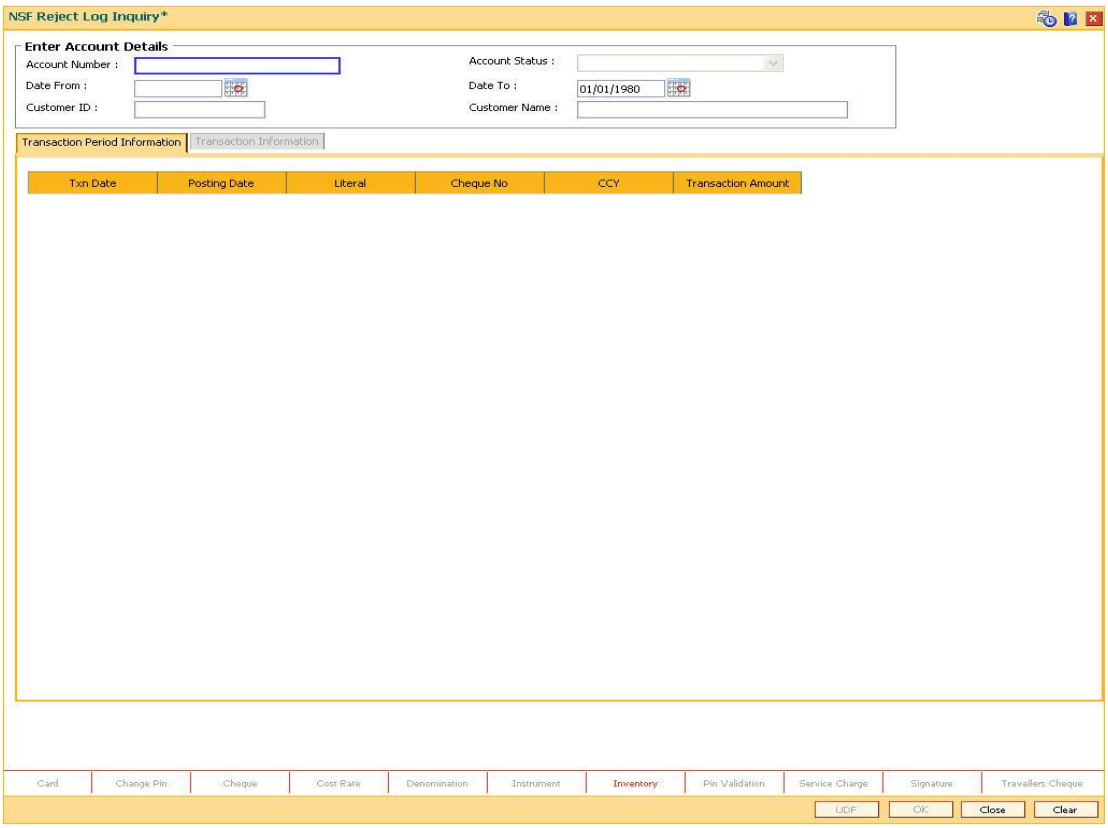
Modes Available

Not Applicable

To perform NSF Reject inquiry

1. Type the fast path **CH071** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Enquiries > NSF Reject Log Inquiry**.
2. The system displays the **NSF Reject Log Inquiry** screen.

NSF Reject Log Inquiry

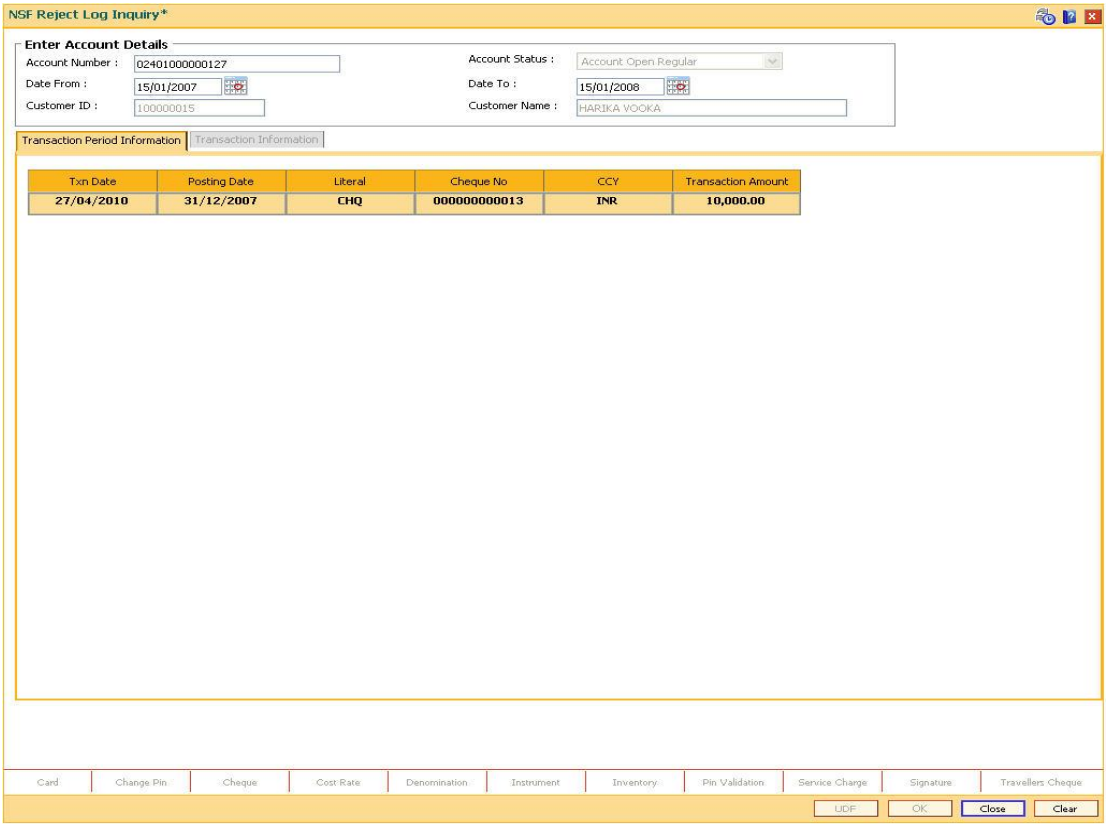


Field Description

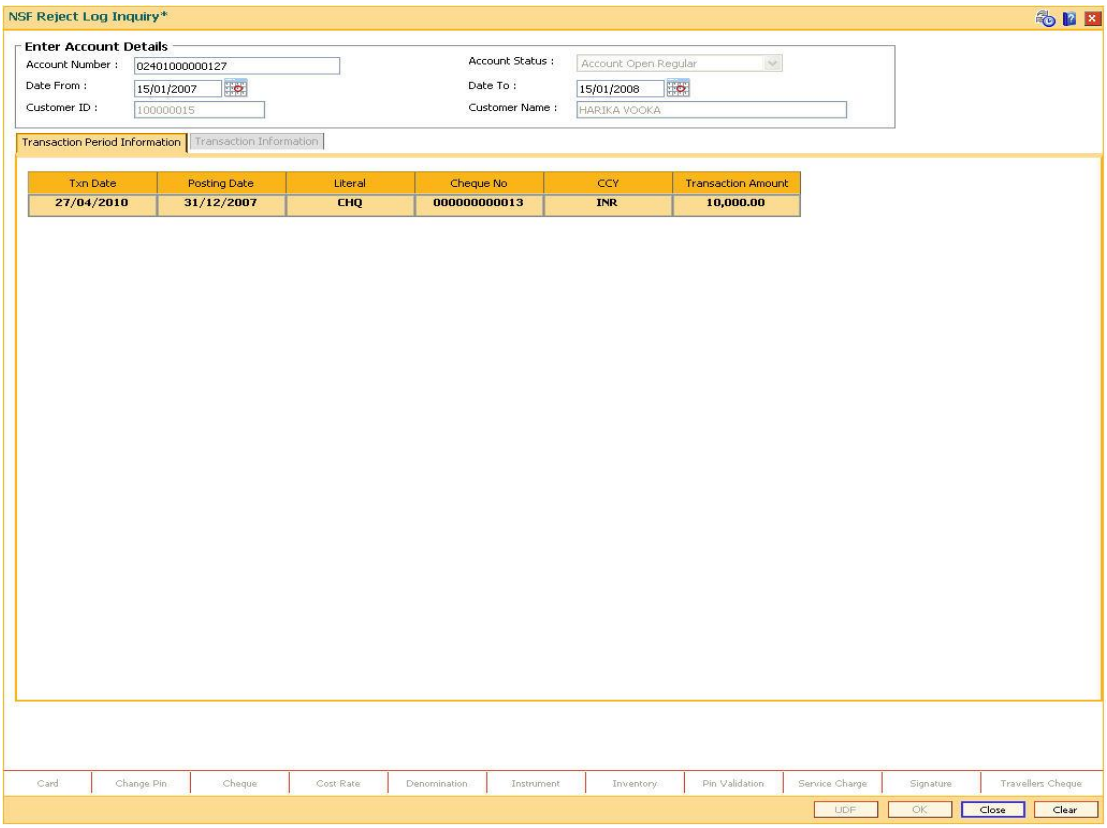
Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the CASA account number for which the NSF rejections have to be inquired.
Account Status	[Display] This field displays the status of the account.
Date From	[Mandatory, Pick List, dd/mm/yyyy] Type the date from which the query is to be performed or select it from the pick list.
Date To	[Mandatory, Pick List, dd/mm/yyyy] Type the date till which the query is to be performed or select it from the pick list.
Customer ID	[Display] This field displays the customer ID.
Customer Name	[Display] This field displays the name of the customer.

3. Enter the account number.

4. Enter the date or select it from the pick list and press the **<Tab> or <Enter>** key.



Transaction Period Information

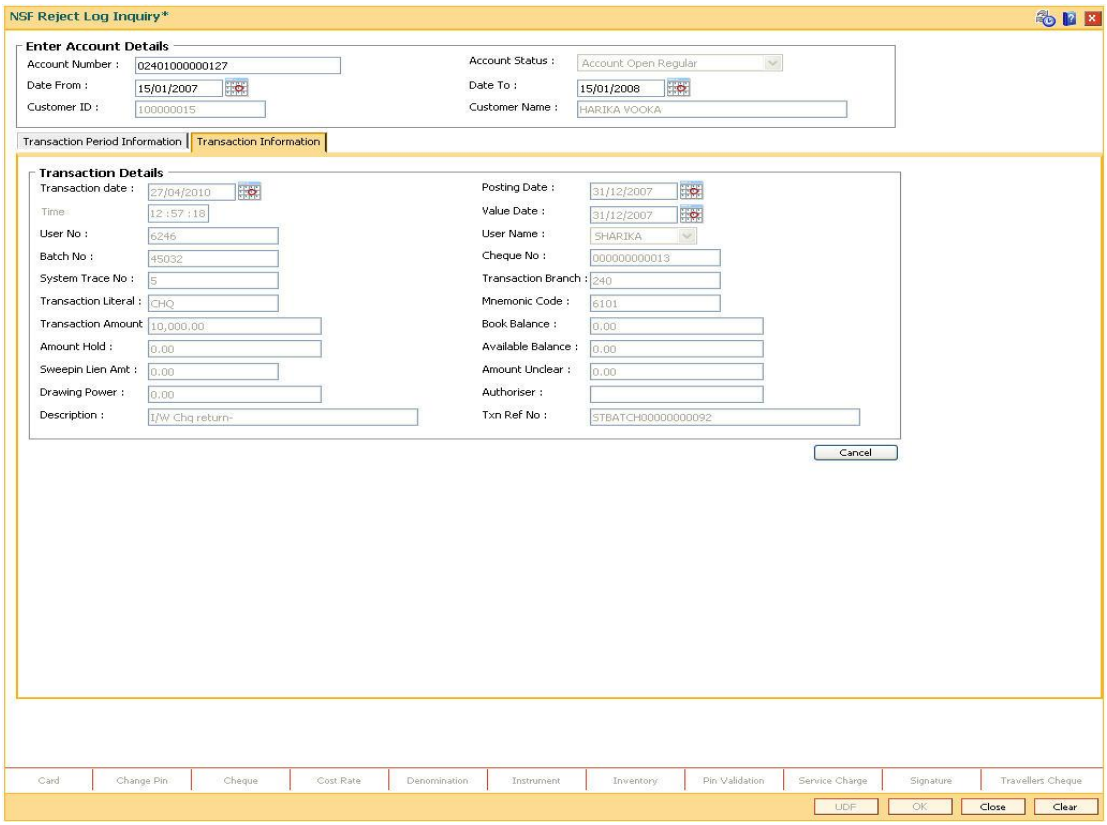


Field Description

Column Name	Description
Txn Date	[Display] This column displays the transaction date.
Posting Date	[Display] This column displays the posting date.
Literal	[Display] This column displays the transaction literal.
Cheque No	[Display] This column displays the cheque number.
CCY	[Display] This column displays the account currency.
Transaction Amount	[Display] This column displays the transaction amount.

5. Double click the appropriate record to view the transaction details.

Transaction Information



Field Description

Field Name	Description
Transaction Date	[Display] This column displays the transaction date.
Posting Date	[Display] This column displays the posting date.
Time	[Display] This column displays the transaction time.
Value Date	[Display] This column displays the value date.
User No	[Display] This column displays the user number.
User Name	[Display] This column displays the user name.
Batch No	[Display] This column displays the batch number.

Field Name	Description
Cheque No	[Display] This column displays the cheque number.
System Trace No	[Display] This column displays the system trace number.
Transaction Branch	[Display] This column displays the transaction branch name.
Transaction Literal	[Display] This column displays the transaction literal.
Mnemonic Code	[Display] This column displays the transaction mnemonic code.
Transaction Amount	[Display] This column displays the transaction amount.
Book Balance	[Display] This column displays the book balance.
Amount Hold	[Display] This column displays the hold amount.
Available Balance	[Display] This column displays the available balance.
Sweepin Lien Amt	[Display] This column displays the sweepin lien amount.
Amount Unclear	[Display] This column displays the unclear amount.
Drawing Power	[Display] This column displays the drawing power.
Authoriser	[Display] This column displays the authoriser name.
Description	[Display] This column displays the brief description of the transaction.
Tax Ref No	[Display] This column displays the tax reference number.

6. Click the **Close** button.

ST099 - Payment Value Date Clearing

Using this option you can run the value date clearing for payments for the specified date. You can also choose to process normal transaction / expired transaction / reject transaction. The debit/credit entries of the payment transaction amount to the loan or CASA account takes place and the relevant transaction can be viewed in statement inquiries.

Definition Prerequisites

Not Applicable

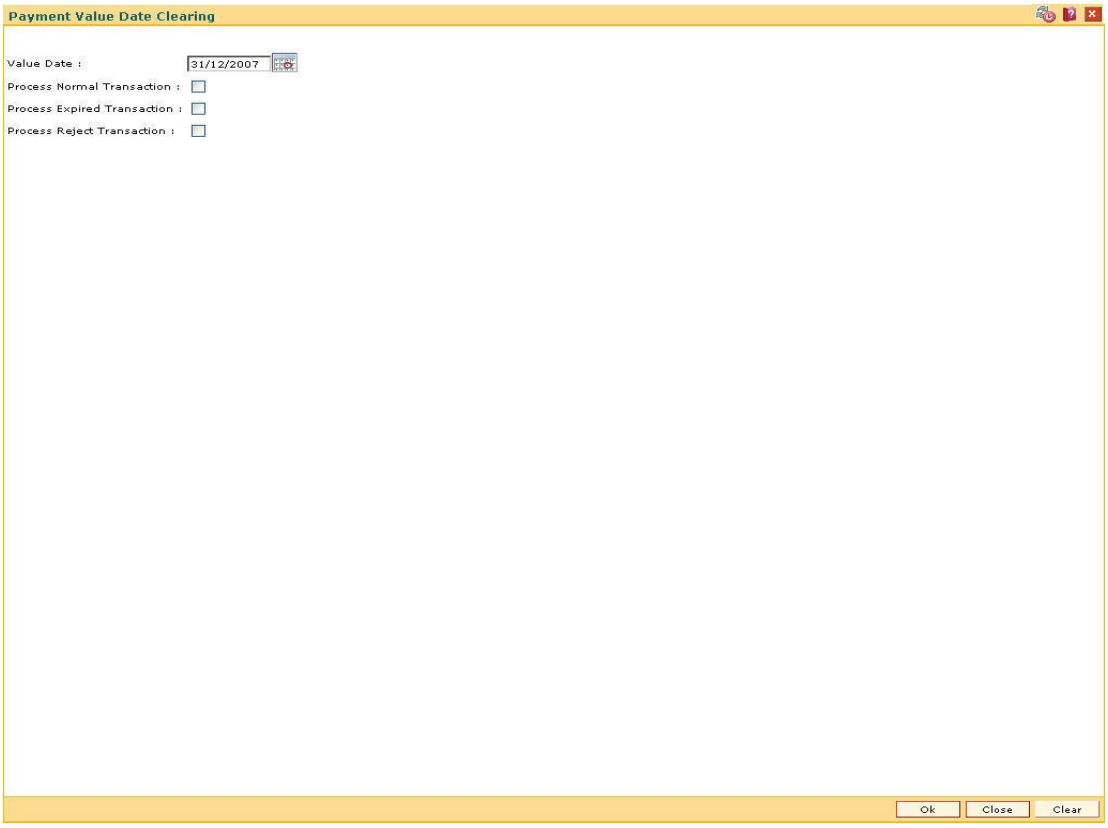
Modes Available

Not Applicable

To run the value date clearing

1. Type the fast path **ST099** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Payment Value Date Clearing**.
2. The system displays the **Payment Value Date Clearing** screen.

Payment Value Date Clearing



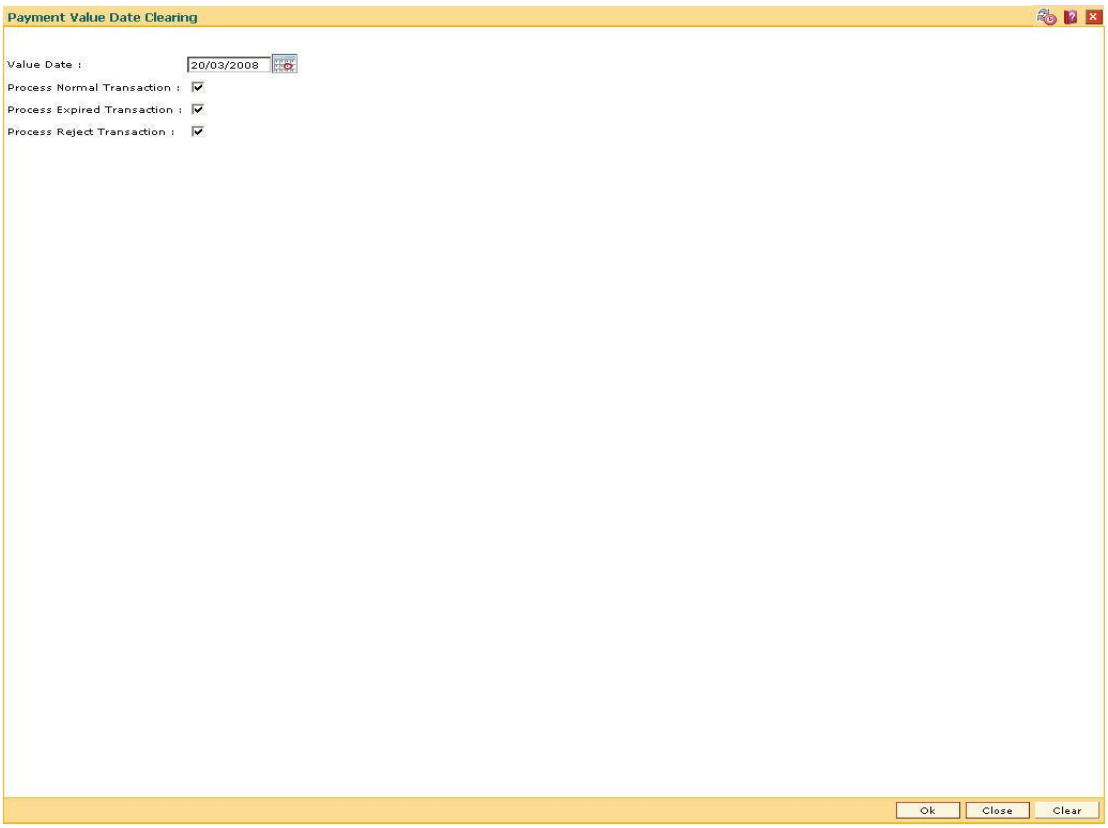
Field Description

Field Name	Description

Field Name	Description
Value Date	[Mandatory, Pick List, dd/mm/yyyy] Select the value date form the pick list. The system displays the current process date by default. The value date can be backdated but it cannot be a future date.
Process Normal Transaction	[Mandatory, Check Box] Select the **Process Normal Transaction** check box to process the normal payment transactions till the date specified in the Value Date field and to pass the GL entries.
Process Expired Transaction	[Mandatory, Check Box] Select the **Process Expired Transaction** check box to process all expired transactions till the date specified in the **Value Date** field and to reverse the relevant GL entries. Expired transactions are those transactions for which response has not been received by the bank from the third party within the specified time.
Process Reject Transaction	[Mandatory, Check Box] Select the **Process Reject Transaction** check box to process all the rejected payment transactions till the date specified in the **Value Date** field and to reverse the relevant GL entries.

3. Enter the value date and select the appropriate check box.

Payment Value Date Clearing



4. Click the **Ok** button.
5. The system displays the message “Payment Value Date clearing Successful”. Click the **Ok** button.

OCC or ICC Operations

6565 - ICC Batch Data Entry

Bulk data entry of collection cheques is required where the bank has high volumes of cheques being received for collection. Using this option, you can enter all the details pertaining to the instruments received for collection.

A unique batch number is generated by the system and you can specify a maximum of 100 instruments in a batch. The system also auto generates unique individual instrument wise ICC Serial numbers for ease of tracking at the time of realization/returns processing.

Definition Prerequisites

- STM54 - Routing Branch Maintenance
- STM59 - Settlement Bank Parameters

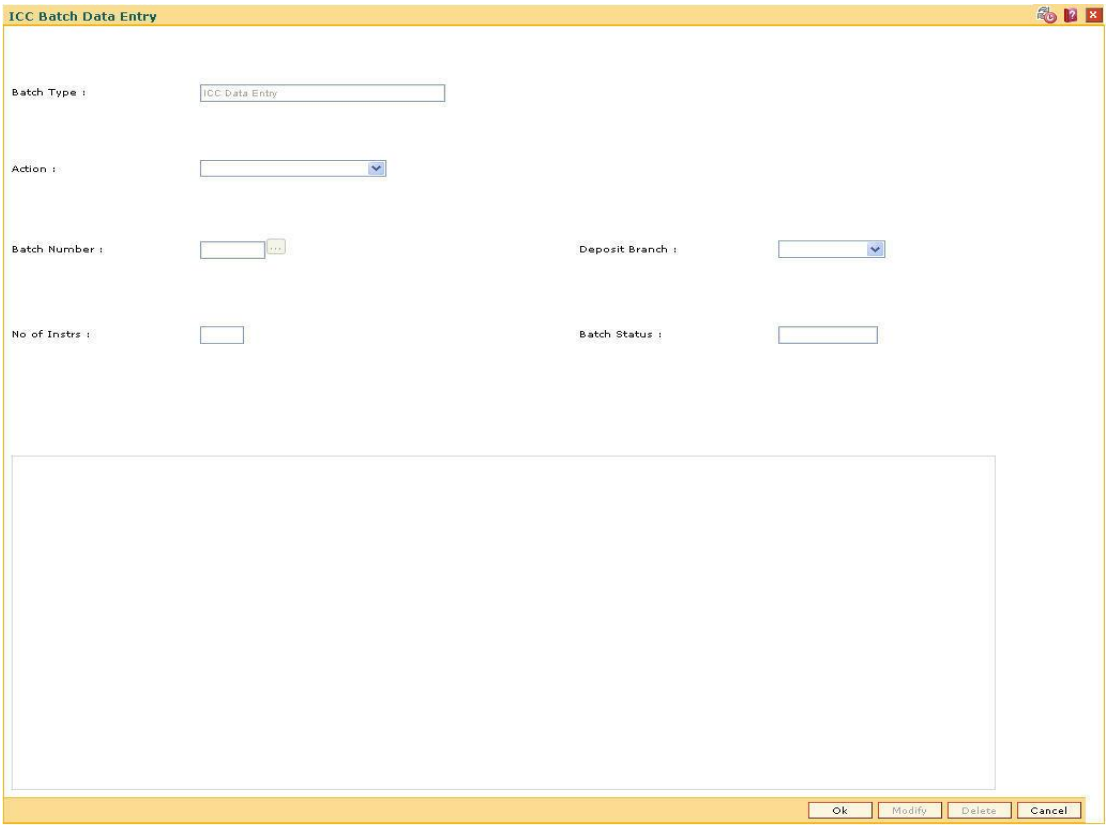
Modes Available

Not Applicable

To open the ICC data entry batch

1. Type the fast path **6565** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > ICC Batch Data Entry**.
2. The system displays the **ICC Batch Data Entry** screen.

ICC Batch Data Entry



Field Description

Field Name	Description
Batch Type	[Display] This field displays the default batch type when the user invokes the screen.
Action	[Mandatory, Drop-Down] Select the action to be performed from the drop-down list. The options are: • Open Data Entry Batch - Teller can perform the data entry • Reverse Data Entry Batch – Teller and supervisor can perform the data entry • Modify Data Entry Batch – Teller can perform the data entry • Authorize Data Entry Batch - Supervisor can authorize • Inquire Data Entry Batch – Teller and supervisor can perform the inquiry

Field Name	Description
Batch Number	[Display] This field displays the batch number. The branch generates a batch number, which is a serial number. This batch number needs to be noted down for future reference.
Deposit Branch	[Mandatory, Drop-Down] Select the deposit branch name from the drop-down list. In case centralized data entry is being done, then the branch for which the cheques are being entered can be any branch. The branches belong to the same sector.
No of Instrs	[Mandatory, Numeric, Three] Type the number of entries that are to be maintained for a batch. The number of entries should be greater than one, and maximum 999. Accordingly, the system generates rows for data entry.
Batch Status	[Display] This field displays the batch status. After opening a batch for data entry, the status of the batch will always be **Unauthorized** and the status changes to **Validated**, after the teller completes data entry and submits for authorization. Only validated batches can be authorized by the supervisor.

Column Name	Description
Srl No	[Display] This column displays the serial number within the batch that is defaulted by the system.
ICC Srl No	[Display] This column displays the system generated inward clearing serial or sequence number for a particular clearing instrument.
Instrument Ccy	[Mandatory, Drop-Down] Select the currency from the drop-down list. This is the currency in which the instrument is issued.
Received From Bank	[Mandatory, Drop-Down] Select the name of the bank from whom the instrument is received from the drop-down list.
Received From Branch	[Mandatory, Drop-Down] Select the branch of the bank from whom the instrument is received from the drop-down list.

Column Name	Description
GI Account No	[Display] This column displays the credit GL account number which is to be credited.
GL Name	[Display] This column displays the GL account name.
Instrument Amount	[Mandatory, Numeric, 13, Two] Type the amount for which the instrument is issued.
ACLCY Rate	[Mandatory, Numeric, Three, Four] Type the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
TCLCY Rate	[Mandatory, Numeric, Five, Two] Type the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
SC Code	[Display] This column displays the service charge code. If a service charge is applicable, the system populates the service charge code attached to the transaction.
SC Amount	[Display] This column displays the service charge amount to be levied. The user can modify the amount to waive or increase the service charge.

Column Name	Description
Instr Date	[Mandatory, dd/mm/yyyy] The cheque date from the calendar, which is present on the instrument. This date has to be less than or equal to the current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period which is defined in the **Settlement Bank Parameters** option. If the cheque date is greater than the current posting date, then the cheque has to be treated as a postdated cheque.
Instrument No	[Mandatory, Numeric, 12] Type the cheque number, which is present on the MICR line of the instrument. When the cheque is deposited into any payee's account, the cheque number is used to ensure that the same cheque is not deposited multiple times in the system. On every cheque deposit, the cheque number, the routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of duplicate instruments. If duplicate instruments are found, the deposited cheque will be rejected unless the earlier cheques are all marked as **Returned**.
Instrument Type	[Mandatory, Drop-Down] Select the instrument type from the drop-down list. The options are: • CHEQUE • DFT • TC • DIV WARRANT • PENSION WARRANT • RETURN CHEQUE • ON PAR CHEQUE
Clearing Type	[Mandatory, Drop-Down] Select the clearing type from the drop-down list. Multiple clearing types can be setup by the bank where cheques, which should be cleared at different times of the day, are deposited so that they can be treated differently. All processes for a cheque such as outward clearing, running of value date, marking late clearing, etc. takes place on the basis of the clearing type.

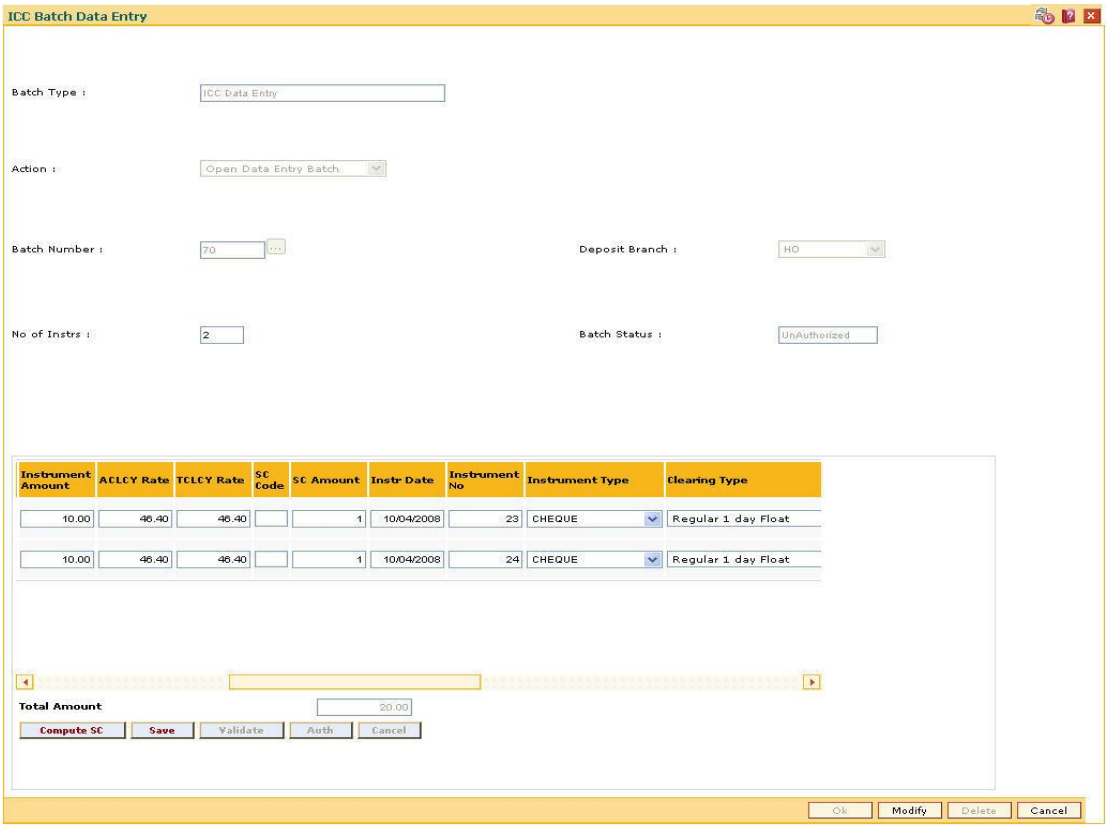
Column Name	Description
Routing No	[Mandatory, Numeric, 10] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. ***Routing Number***[29] *= Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Fast Path: STM59) option.
Drawer A/C	[Mandatory, Numeric, 14] Type the account number of the customer who has issued the instrument.
Remarks	[Mandatory, Alphanumeric, 40] Type the remarks in this column. This column displays the transaction specific remark.
Address1	[Optional, Alphanumeric, 35] Type the receiving bank's primary address.
Address2	[Optional, Alphanumeric, 35] Type the receiving bank's secondary address.
Delete	[Optional, Check Box] Select this check box to delete the corresponding row.
Total Amount	[Display] This field displays the total sum of all the inward clearing instruments within the branch.

3. Select the **Open Data Entry Batch** option from the **Action** drop-down list.
4. Select the deposit branch from the drop-down list and enter the number of instruments.
5. Click the **Ok** button.
6. The system displays the data entry section in the screen.

[29](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

7. Enter the relevant information in the appropriate fields.

ICC Batch Data Entry



8. Click the **Save** button.
9. The system displays the message "Data Saved Successfully In the Database". Click the **Ok** button.
10. Click the **Validate** button.
11. The system displays the message "Batch Validated Successful. Authorization pending..". Click the **Ok** button.

Note:
To change the number of instruments, modify the **No of Instr** field and click the Modify button. Accordingly, the number of data entry rows will change in the Data Entry screen. Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.

To modify the ICC data entry batch

1. Select the **Modify Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.

5. Modify the relevant information and click the **Save** button.
6. The system displays the message "Data Saved Successfully In the Database".
7. Click the **OK** button.
8. Click the **Validate** button.
9. The system displays the message "Batch Validated Successful. Authorisation pending..".

To authorize the ICC data entry batch

1. Select the **Authorize Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.
5. Click the **Auth** button.
6. The system displays the message "Batch Processing Successful at Host".

To reverse the ICC data entry batch

1. Select the **Reverse Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the message "Batch Reversed Successful".

To view the ICC data entry batch

1. Select the **Inquire Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.

6566 - OCC Batch Data Entry

Bulk data entry of collection cheques is required where the bank has high volumes of cheques to be sent for collection.Using this option, you can enter all the details pertaining to the instruments received for collection.

A unique batch number is generated by the system and you can specify a maximum of 100 instruments. The system also auto generates unique individual instrument wise OCC serial numbers for ease of tracking at the time of realization/returns processing.

This option is useful as bulk cheque deposits can be done in multiple CASA or GL accounts. After the data entry is completed the validation process is done to check the correctness of the data entered. After successful validation the batch is authorized. Finally the **Cheque Collection Processing** (Fast Path: 6806) option is used for onward processing of the instruments.

Definition Prerequisites

- STM97 - Correspondent Bank Master Maintenance
- STM54 - Routing Branch Maintenance
- STM59 - Settlement Bank Parameters

- STM58 - Instrument Type Xref

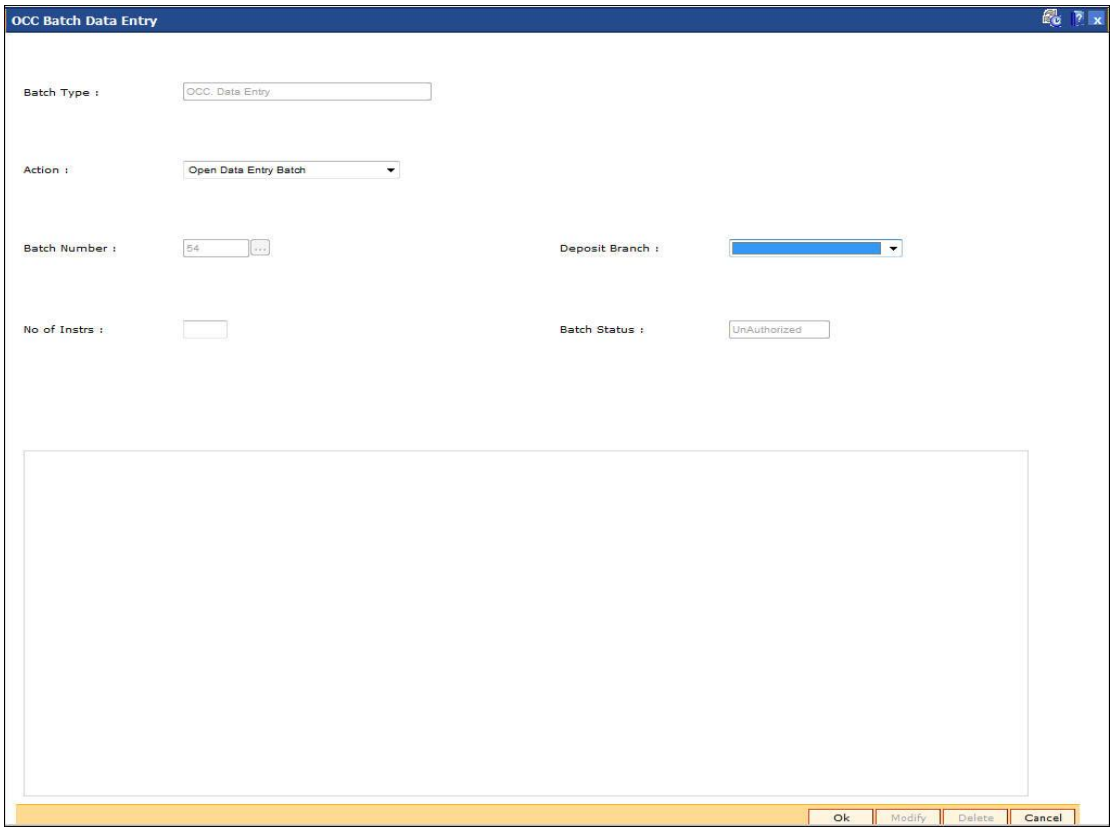
Modes Available

Not Applicable

To open the OCC data entry batch

1. Type the fast path **6566** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > OCC Batch Data Entry**.
2. The system displays the **OCC Batch Data Entry** screen.

OCC Batch Data Entry



Field Description

Field Name	Description
Batch Type	[Display] This field displays the default batch type when the user invokes the screen.

Field Name	Description
Action	[Mandatory, Drop-Down] Select the action to be performed from the drop-down list. The options are: • Open Data Entry Batch - Teller can perform the data entry • Reverse Data Entry Batch – Teller and supervisor can perform the data entry • Modify Data Entry Batch – Teller can perform the data entry • Authorize Data Entry Batch - Supervisor can authorize the data entered • Inquire Data Entry Batch – Teller and supervisor can perform the inquiry
Batch Number	[Display] This field displays the batch number. The branch generates a batch number, which is a serial number. This batch number needs to be noted down for future reference.
Deposit Branch	[Mandatory, Drop-Down] Select the deposit branch name from the drop-down list. In case centralized data entry is being done, then the branch for which the cheques are being entered can be any branch. The branches belong to the same sector.
No of Instrs	[Mandatory, Numeric, Three] Type the number of entries that are to be maintained for a batch. The number of entries should be greater than one, and maximum 999. Accordingly, the system generates rows for data entry.
Batch Status	[Display] This field displays the batch status. After opening a batch for data entry, the status of the batch will always be **Unauthorized** and the status changes to **Validated**, after the teller completes data entry and submits for authorization. Only validated batches can be authorized by the supervisor.

Column Name	Description
Srl No	[Display] This column displays the serial number within the batch that is defaulted by the system.

Column Name	Description
OCC Srl No	[Display] This column displays the system generated outward clearing serial or sequence number for a particular clearing instrument.
Instrument Ccy	[Mandatory, Drop-Down] Select the instrument currency from the drop-down list. This is the currency in which the instrument is issued.
A/C TYPE	[Mandatory, Drop-Down] Select the account type from the drop-down list. It indicates whether the clearing instrument is deposited to a CASA account or GL account.
Account No	[Mandatory, Numeric, 14] Type the account number to which each instrument will be credited.
Instrument Amount	[Mandatory, Numeric, 13, Two] Type the instrument amount for which the instrument is issued.
ACLCY Rate	[Mandatory, Numeric, Three, Four] Type the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
TCLCY Rate	[Mandatory, Numeric, Three, Four] Type the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
SC Package	[Display] This column displays the service charge code. If a service charge is applicable, the system populates the service charge code attached to the transaction.

Column Name	Description
SC Amount	[Display] This column displays the service charge amount to be levied. The user can modify the amount to waive or increase the service charge.
Instr Date	[Mandatory, dd/mm/yyyy] Type the cheque date, which is present on the instrument. This date has to be less than or equal to the current posting date. This date is used in checking validity of the instrument. Instruments become stale if the cheque date is prior to the current posting date by the stale period which is defined in the **Settlement Bank Parameters** (Fast Path: STM59) option. If the cheque date is greater than the current posting date, then the cheque has to be treated as a postdated cheque.
Instrument No	[Mandatory, Numeric, 12] Type the cheque number, which is present on the MICR line of the instrument. When the cheque is deposited into any payee's account, the cheque number is used to ensure that the same cheque is not deposited multiple times in the system. On every cheque deposit, the cheque number, the routing number and drawer account number (all the three are present on the MICR line) are used to check for the presence of duplicate instruments. If duplicate instruments are found, the deposited cheque will be rejected unless the earlier cheques are all marked as **Returned**.
Instrument Type	[Mandatory, Drop-Down] Select the instrument type from the drop-down list. The options are: • Cheque • DFT • TC • DIV WARRANT • PENSION WARRANT • RETURN CHEQUE • ON PAR CHEQUE
Instrument Sub Type	[Mandatory, Drop-Down] Select the sub-type of the instrument from the drop-down list. The instrument sub type values are maintained in the **Instrument Type Xref** (Fast Path: STM58) option.

Column Name	Description
Routing No	[Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. ***Routing Number***[30] *= Sector Code/Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the setup using the **Settlement Bank Parameters** (Fast Path: STM59) option.
Drawer A/C	[Mandatory, Alphanumeric, 12] Type the drawer account number of the customer who has drawn the cheque.
Corr Bank Flag	[Optional, Check Box] Select the **Corr Bank Flag** check box, if the correspondent bank will conduct the outward clearing.
Corr Bank	[Conditional, Drop-Down] Select the correspondent bank name from the drop-down list. This column is enabled, if the **Corr Bank Flag** check box is selected.
Corr Branch	[Conditional, Drop-Down] Select the branch name of the correspondent bank from the drop-down list. This field is enabled, if the **Corr Bank Flag** check box is selected.
Dispatch Branch	[Mandatory, Drop-Down] Select the dispatch branch from the drop-down list. This is the bank branch, which is in charge of dispatching the outstation clearing instruments.

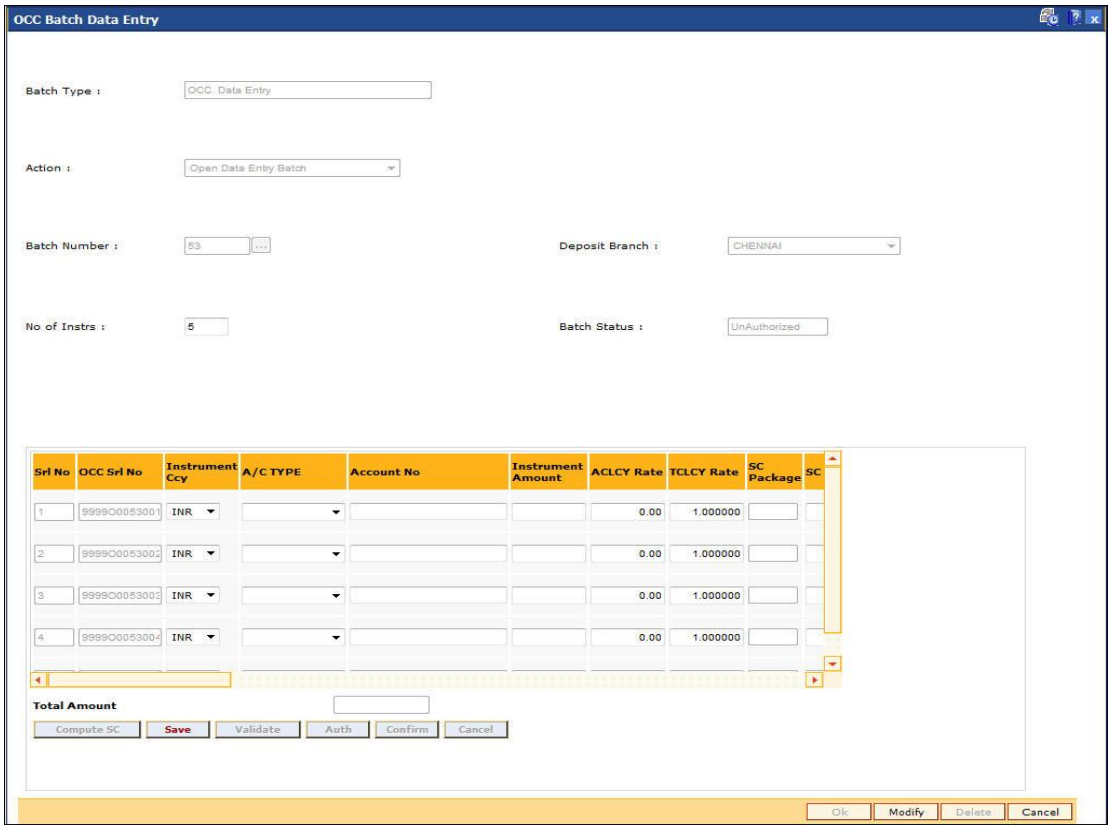
[30](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Column Name	Description
Destination Branch	[Conditional, Drop-Down] Select the destination branch from the drop-down list. The destination branch is selected if the bank wants to conduct the outward clearing. This is the branch of the bank which is located in the sector where the outward clearing needs to be conducted. This column is disabled, if the **Corr Bank Flag** check box is selected.
Cash Letter Ref No.	[Mandatory, Alphanumeric, 10] Type the cash letter reference number under which all the foreign currency instruments are clubbed.
Transit Period	[Mandatory,Input] Enter the transit period of float days.This is the number of days after which the customer will be credited.
Expected Realization Date	[Display] Displays the expected realization date. This is computed as current posting date + Transit period -1. The system will calculate working days based on the bank calendar.
GL/Customer Name	[Display] This column displays the customer or GL name depending on the credit account number and account type.
Remarks	[Mandatory, Alphanumeric, 40] Type the remarks in this column. This column displays the transaction specific remark.
Address1	[Optional, Alphanumeric, 35] Type the corresponding bank or destination branch primary address.
Address2	[Optional, Alphanumeric, 35] Type the corresponding bank or destination branch secondary address.
Delete	[Optional, Check Box] Select the **Delete** check box to delete the data entry details.
Total Amount	[Display] This field displays the total sum of the instruments for the selected batch type.

3. Select the **Open Data Entry Batch** option from the **Action** drop-down list.
4. Select the deposit branch from the drop-down list and enter the number of instruments.

5. Click the **Ok** button.
6. The system displays the data entry section in the screen.
7. Enter the relevant information in the appropriate fields.

OCC Batch Data Entry



8. Click the **Save** button.
9. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.
10. Click the **Validate** button.
11. The system displays the message "Batch Validated Successfully. Authorization pending..". Click the **OK** button.
12. Click the **Compute SC** button.
13. The total amount of SC for all checks is calculated and displayed in the respective field.
14. The OCC batch data entry details are added once the record is authorised.

Note:
To change the number of instruments, modify the **No of Instr** field and click the **Modify** button. Accordingly, the number of data entry rows will change in the Data Entry screen.
Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.

To modify the OCC data entry batch

1. Select the **Modify Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.
5. Modify the relevant information and click the **Save** button.
6. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.
7. Click the **Validate** button.
8. The system displays the message "Batch Validated Successfully. Authorisation pending..".

To authorize the OCC data entry batch

1. Select the **Authorize Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.
5. Click the **Auth** button.
6. The system displays the message "Batch Processing Successful at Host".

To reverse the OCC data entry batch

1. Select the **Reverse Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the message "Batch Reversed Successful".

To view the OCC data entry batch

1. Select the **Inquire Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.

6806 - Cheque Collection Processing*

Using this option, you can perform the Outstation Clearing process. The various processes involved are:

- **Mark Collection Items**: This option allows the branch to acknowledge the OCC booked on a particular branch for receipt at the respective destination branch, on receipt of the physical instruments.
- **Realize OCC Correspondent bank Items**: This option allows the branch to realize the entire OCC booked to correspondent banks/branches on receipt of funds from the correspondent bank.
- **ICC Remittance**: This option allows you to update the status of the ICC for remittance.

- **Reverse Dispatch Schedule**: This option allows you to reverse the status of the dispatched instruments.
- **Dishonor OCC Correspondent bank Item**: This option allows the branch to dishonor the entire OCC booked to a correspondent bank/branch on receipt of dishonor advice.
- **Reject Inquiry**: This option allows you to determine the reasons for rejecting the instruments.
- **Dispatch Schedule**:This option enables the dispatch branch to collect the entire OCC booked under a batch to be dispatched after authorization. Clearing instruments are dispatched either to the destination branch or to a correspondent bank.

Definition Prerequisites

- 6565 - ICC Batch Data Entry
- 6566 - OCC Batch Data Entry
- STM30-Interest Index for OCC Delay Days

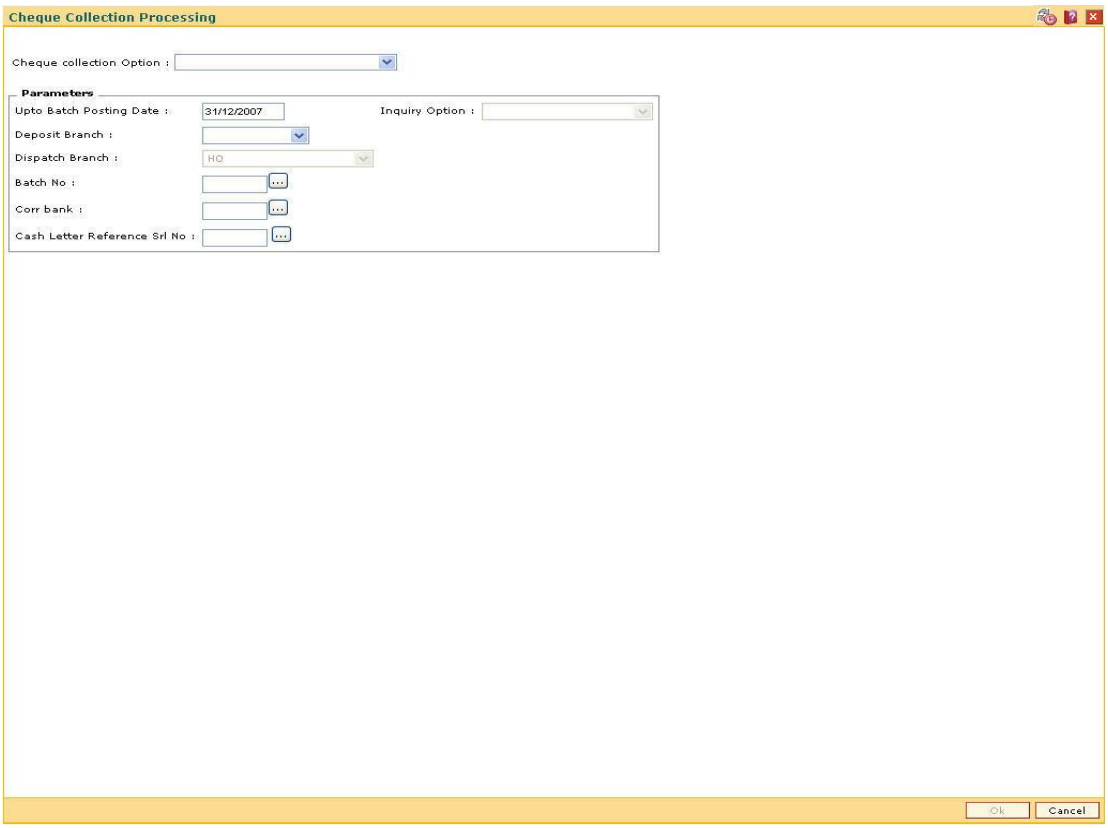
Modes Available

Not Applicable

To perform outstation cheque process

1. Type the fast path **6806** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > Cheque Collection Processing**.
2. The system displays the **Cheque Collection Processing** screen.

Cheque Collection Processing



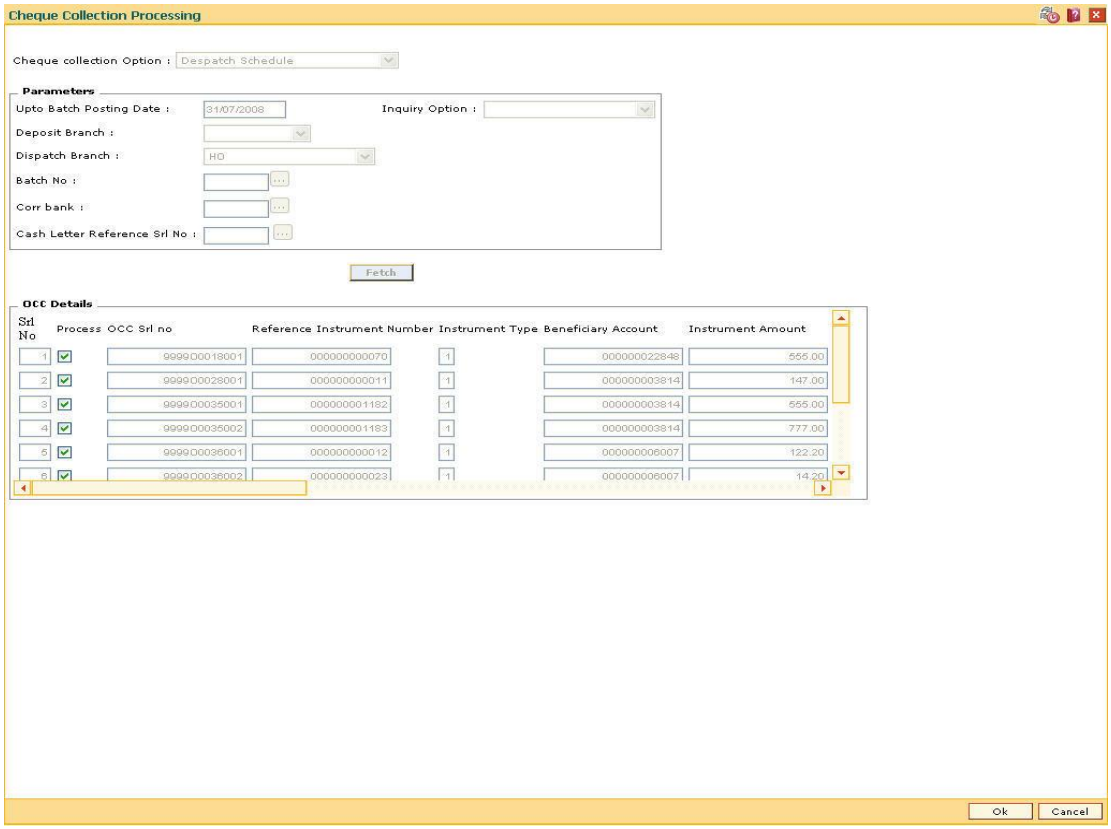
Field Description

Field Name	Description
Check collection Option	[Mandatory, Drop-Down] Select the check collection option from the drop-down list. The options are: • Despatch Schedule • Dishonor OCC Corr Bank Items • ICC Remittance • Mark Collection Items • Realize OCC Corr Bank Items • Reject Inquiry • Reverse Despatch Schedule
Parameters	
Upto Batch Posting Date	[Mandatory, dd/mm/yyyy] Type the date for display of collection items. By default, this field displays the posting date.

Field Name	Description
Inquiry Option	[Mandatory, Drop-Down] Select the inquiry option from the drop-down list. The options are: • Dispatch • Dishonor • Realise • Remittance • Reverse Dispatch • Mark This field is enabled only when the **Reject Inquiry** option is selected from the **Cheque collection Option** drop-down list.
Deposit Branch	[Mandatory, Drop-Down] Select the deposit branch from the drop-down list. This is the branch from where the details have to be fetched.
Dispatch Branch	[Display] This field displays the dispatch branch.
Batch No	[Mandatory, Pick List] Select the batch number from the pick list. The batch number of OCC/ICC displays the instruments that have been entered.
Corr bank	[Mandatory, Pick List] Select the correspondent bank, to which the instruments were sent or received for collection from the pick list.
Cash Letter Reference Srl No	[Mandatory, Pick List] Select the cash letter reference serial number from the pick list. It is the cash letter reference key entered in the respective **OCC Batch Data Entry** screen.

3. Select the required check collection option from the drop-down list.
4. Enter the relevant information and click the **Fetch** button.
5. The system displays the relevant OCC details depending upon the option selected in the **Check collection Option** field.

Despatch Schedule

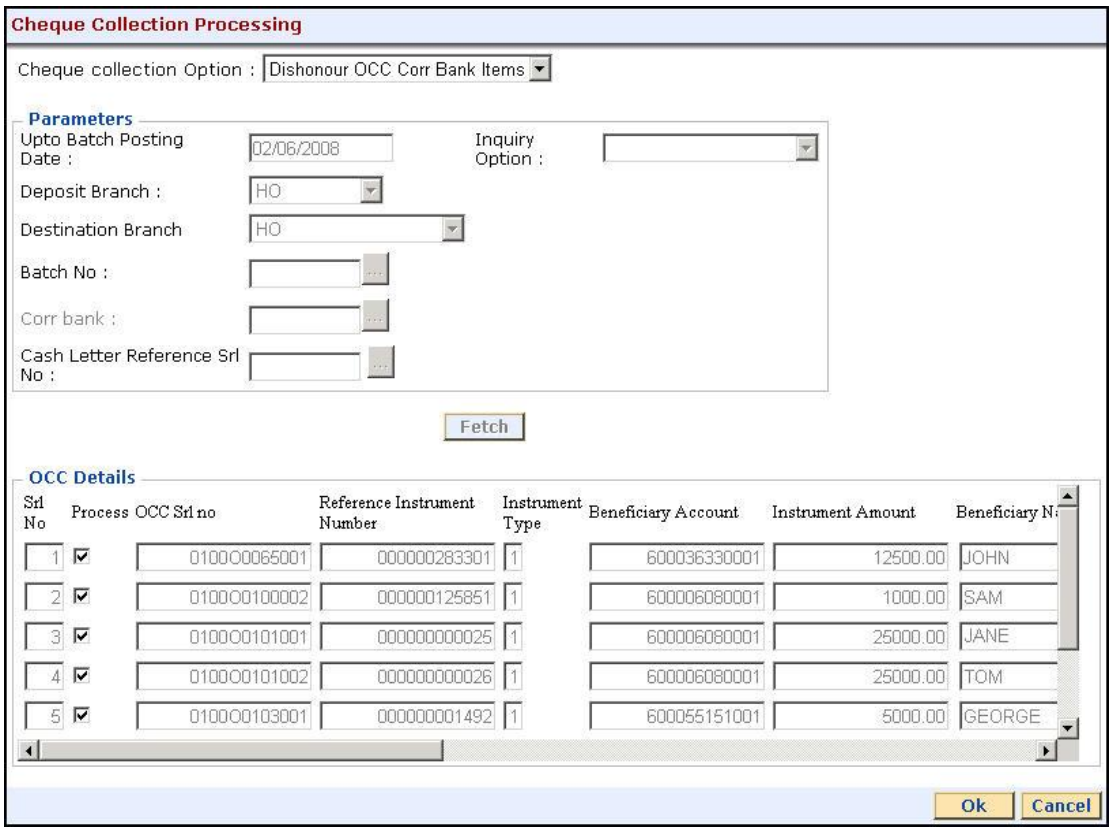


Field Description

Column Name	Description
OCC Details	
Srl No	[Display] This column displays the OCC serial number.
Process	[Optional, Check Box] Select the **Process** check box to process the cheque.
OCC Srl no	[Display] This column displays the serial number of OCC.
Reference Instrument Number	[Display] This column displays the instrument number.
Instrument Type	[Display] This column displays the type of instrument.
Beneficiary Account	[Display] This column displays the beneficiary account.

Column Name	Description
Instrument Amount	[Display] This column displays the instrument amount.
Beneficiary Name	[Display] This column displays the name of the beneficiary.
Instrument Date	[Display] This column displays the instrument date.
Correspondent Bank	[Display] This column displays the correspondent bank.
Correspondent Branch	[Display] This column displays the correspondent branch.
Posting date	[Display] This column displays the posting date.
Deposit Branch	[Display] This column displays the deposit branch of the instrument.
Destination Branch	[Display] This column displays the destination branch name.
Instrument Currency	[Display] This column displays the instrument currency.
Remarks	[Display] This column displays the remarks.

Dishonour OCC Corr Bank Items

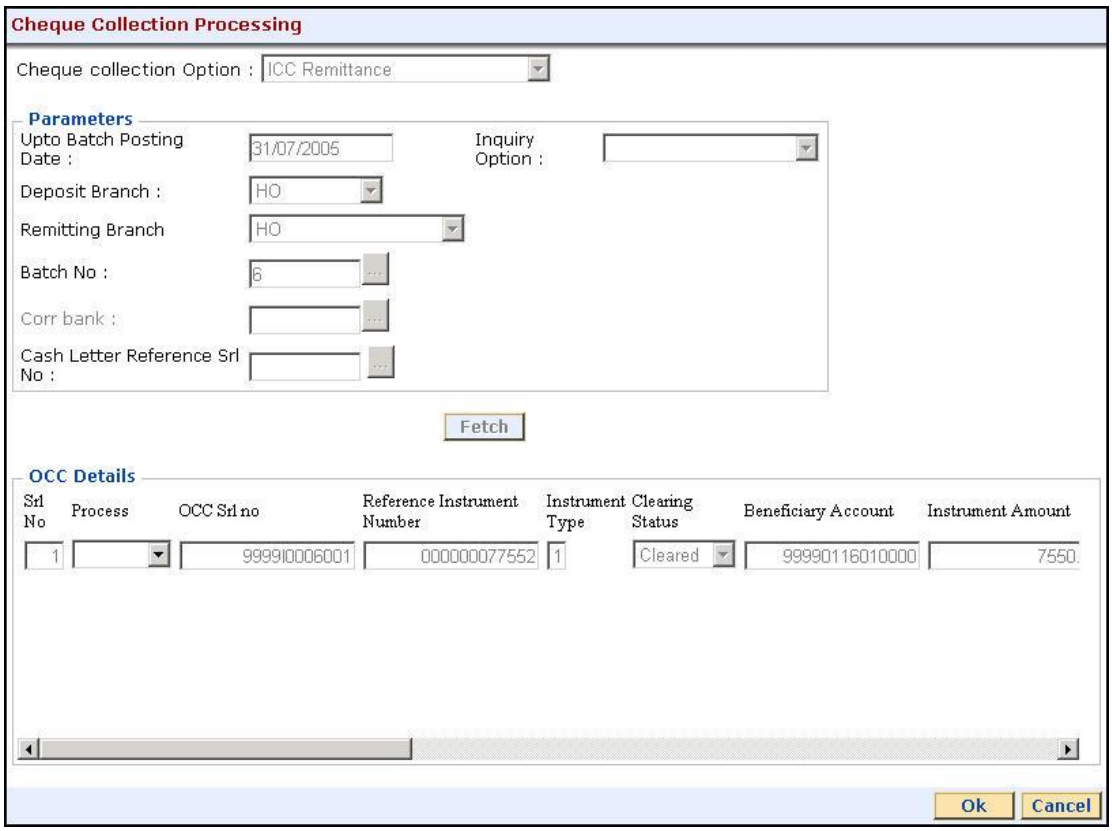


Field Description

Column Name	Description
OCC Details	
Srl No	[Display] This column displays the OCC serial number.
Process	[Optional, Check Box] Select the **Process** check box to process the cheque.
OCC Srl no	[Display] This column displays the serial number of OCC.
Reference Instrument Number	[Display] This column displays the instrument number.
Instrument Type	[Display] This column displays the type of instrument.
Beneficiary Account	[Display] This column displays the beneficiary account.

Column Name	Description
Instrument Amount	[Display] This column displays the instrument amount.
Beneficiary Name	[Display] This column displays the name of the beneficiary.
Instrument Date	[Display] This column displays the instrument date.
Correspondent Bank	[Display] This column displays the correspondent bank.
Correspondent Branch	[Display] This column displays the correspondent branch.
Posting date	[Display] This column displays the posting date.
Deposit Branch	[Display] This column displays the deposit branch of the instrument.
Destination Branch	[Display] This column displays the destination branch name.
Instrument Currency	[Display] This column displays the instrument currency.
Remarks	[Display] This column displays the remarks.

ICC Remittance

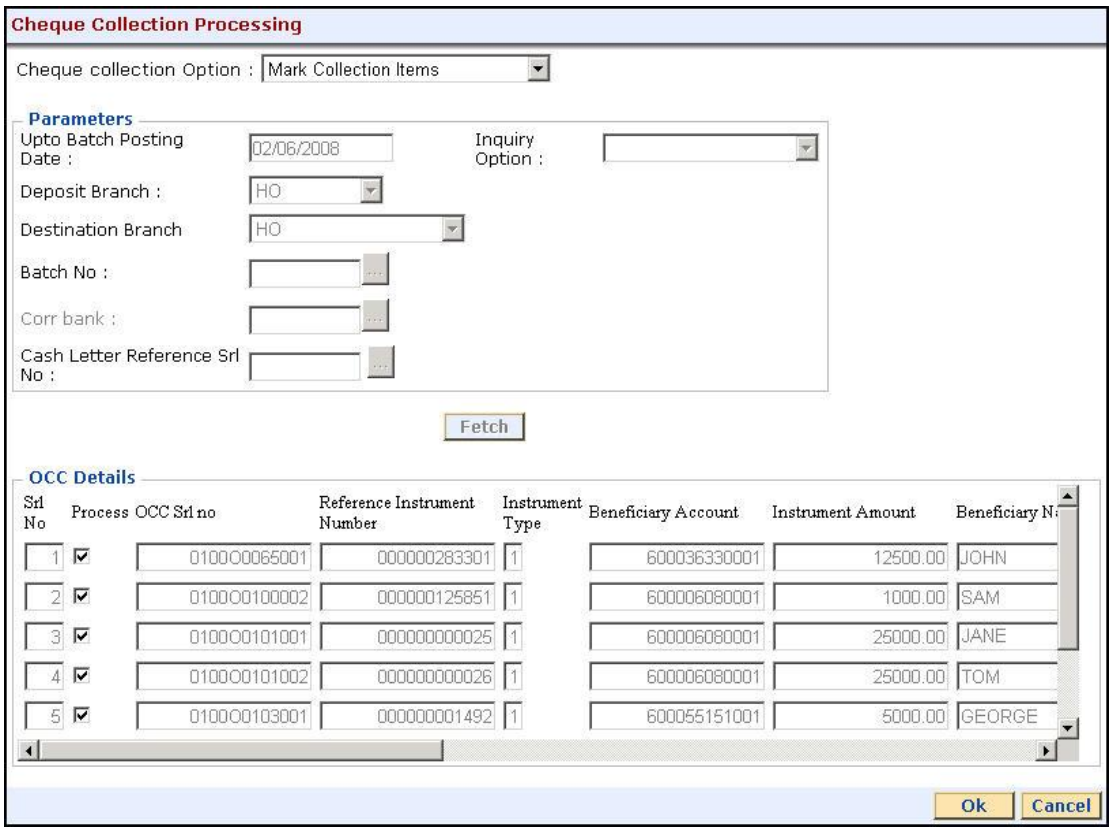


Field Description

Column Name	Description
OCC Details	
Srl No	[Display] This column displays the OCC serial number.
Process	[Optional, Drop-Down] Select the appropriate option to process the cheque from the drop-down list.
OCC Srl no	[Display] This column displays the serial number of OCC.
Reference Instrument Number	[Display] This column displays the instrument number.
Instrument Type	[Display] This column displays the type of instrument.
Clearing Status	[Display] This column displays the clearing status of the instrument.

Column Name	Description
Beneficiary Account	[Display] This column displays the beneficiary account.
Instrument Amount	[Display] This column displays the instrument amount.
Beneficiary Name	[Display] This column displays the name of the beneficiary.
Instrument Date	[Display] This column displays the instrument date.
Correspondent Bank	[Display] This column displays the correspondent bank.
Correspondent Branch	[Display] This column displays the correspondent branch.
Posting date	[Display] This column displays the posting date.
Deposit Branch	[Display] This column displays the deposit branch of the instrument.
Destination Branch	[Display] This column displays the destination branch name.
Instrument Currency	[Display] This column displays the instrument currency.
Remarks	[Display] This column displays the remark.

Mark Collection Items

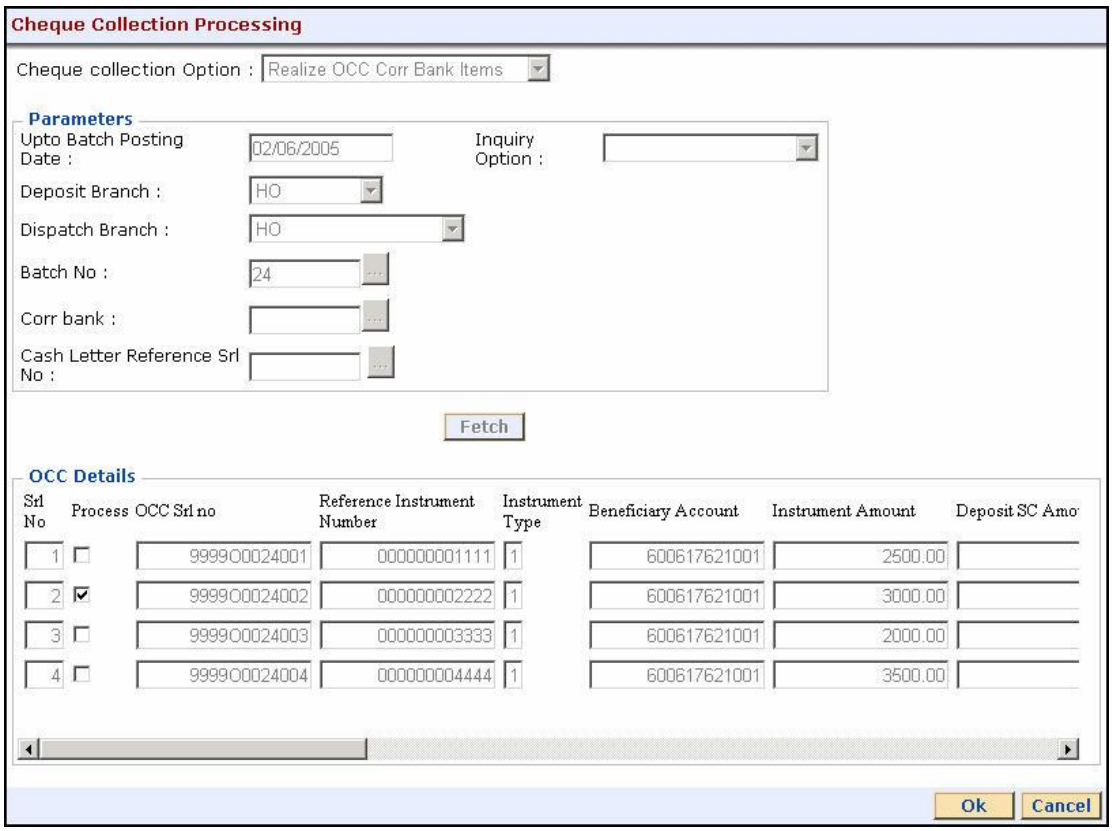


Field Description

Column Name	Description
OCC Details	
Srl No	[Display] This column displays the OCC serial number.
Process	[Optional, Check Box] Select the **Process** check box to process the cheque.
OCC Srl no	[Display] This column displays the serial number of OCC.
Reference Instrument Number	[Display] This column displays the instrument number.
Instrument Type	[Display] This column displays the type of instrument.
Beneficiary Account	[Display] This column displays the beneficiary account.

Column Name	Description
Instrument Amount	[Display] This column displays the instrument amount.
Beneficiary Name	[Display] This column displays the name of the beneficiary.
Instrument Date	[Display] This column displays the instrument date.
Correspondent Bank	[Display] This column displays the correspondent bank.
Correspondent Branch	[Display] This column displays the correspondent branch.
Posting date	[Display] This column displays the posting date.
Deposit Branch	[Display] This column displays the deposit branch of the instrument.
Destination Branch	[Display] This column displays the destination branch name.
Instrument Currency	[Display] This column displays the instrument currency.
Remarks	[Display] This column displays the remarks.

Realize OCC Corr Bank Items

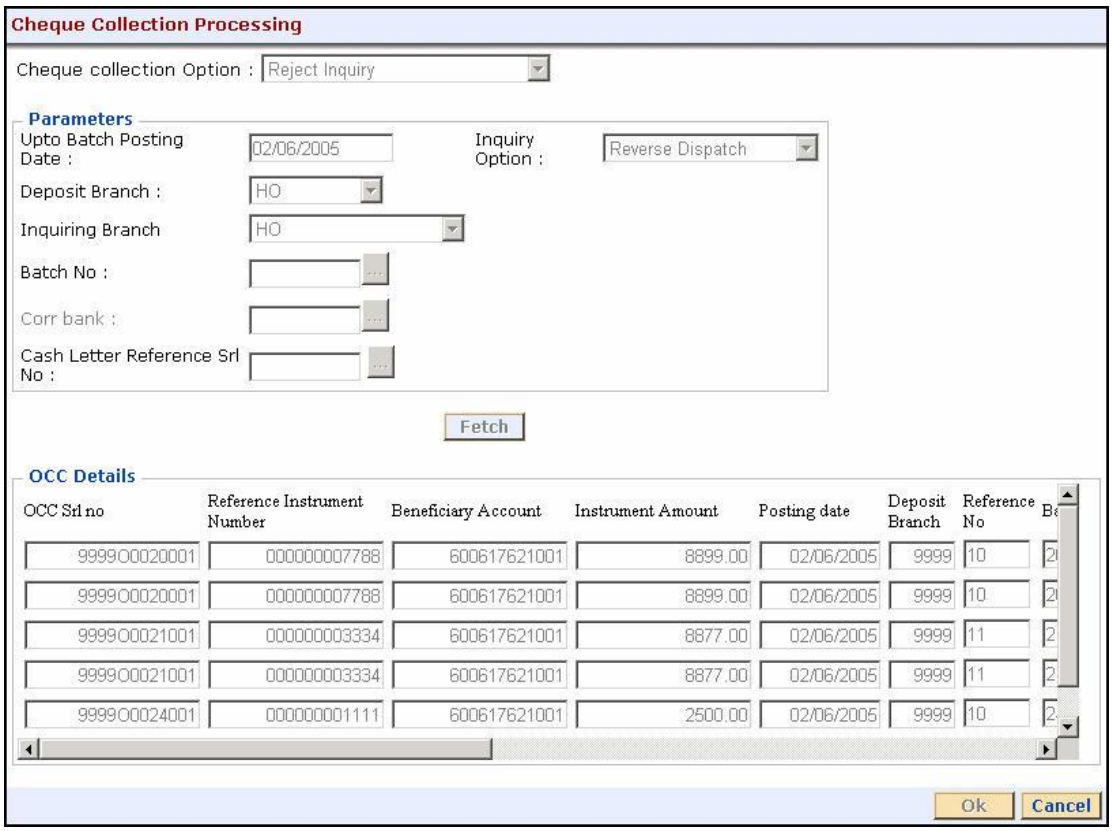


Field Description

Column Name	Description
OCC Details	
Srl No	[Display] This column displays the OCC serial number.
Process	[Optional, Check Box] Select the Process check box to process the cheque.
OCC Srl no	[Display] This column displays the serial number of OCC.
Reference Instrument Number	[Display] This column displays the instrument number.
Instrument Type	[Display] This column displays the type of instrument.
Beneficiary Account	[Display] This column displays the beneficiary account.

Column Name	Description
Instrument Amount	[Display] This column displays the instrument amount.
Beneficiary Name	[Display] This column displays the name of the beneficiary.
Instrument Date	[Display] This column displays the instrument date.
Correspondent Bank	[Display] This column displays the correspondent bank.
Correspondent Branch	[Display] This column displays the correspondent branch.
Posting date	[Display] This column displays the posting date.
Deposit Branch	[Display] This column displays the deposit branch of the instrument.
Destination Branch	[Display] This column displays the destination branch name.
Instrument Currency	[Display] This column displays the instrument currency.
Remarks	[Display] This column displays the remarks.

Reject Inquiry

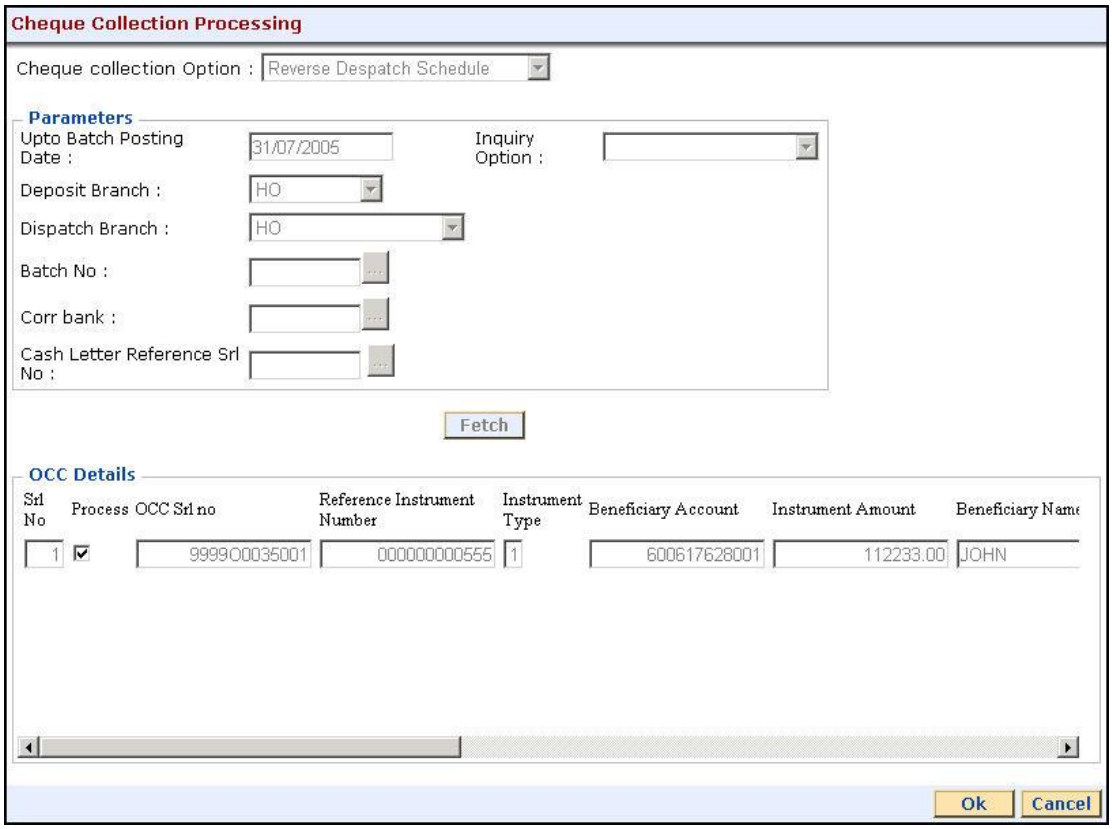


Field Description

Column Name	Description
OCC Details	
OCC Srl no	[Display] This column displays the serial number of OCC.
Reference Instrument Number	[Display] This column displays the instrument number.
Beneficiary Account	[Display] This column displays the beneficiary account.
Instrument Amount	[Display] This column displays the instrument amount.
Posting date	[Display] This column displays the posting date.
Deposit Branch	[Display] This column displays the deposit branch of the instrument.

Column Name	Description
Reference No	[Display] This column displays the reference number.
Branch	[Display] This column displays the destination branch name.
Instrument Currency	[Display] This column displays the instrument currency.
Remarks	[Display] This column displays the remarks.

Reverse Despatch Schedule



Field Description

Column Name	Description
OCC Details	
Srl No	[Display] This column displays the OCC serial number.

Column Name	Description
Process	[Optional, Check Box] Select the Process check box to process the cheque.
OCC Srl no	[Display] This column displays the serial number of OCC.
Reference Instrument Number	[Display] This column displays the instrument number.
Instrument Type	[Display] This column displays the type of instrument.
Beneficiary Account	[Display] This column displays the beneficiary account.
Instrument Amount	[Display] This column displays the instrument amount.
Beneficiary Name	[Display] This column displays the name of the beneficiary.
Instrument Date	[Display] This column displays the instrument date.
Correspondent Bank	[Display] This column displays the correspondent bank.
Correspondent Branch	[Display] This column displays the correspondent branch.
Posting date	[Display] This column displays the posting date.
Deposit Branch	[Display] This column displays the deposit branch of the instrument.
Destination Branch	[Display] This column displays the destination branch name.
Instrument Currency	[Display] This column displays the instrument currency.
Remarks	[Display] This column displays the remarks.

6. Select the cheques to be processed by selecting the corresponding check box in the **Process** column.

7. Click the **Ok** button.
8. The system displays the message "Cheques marked successful". Click the **Ok** button.

Note: The system displays a warning message to manually input the service charges of the correspondent bank, if the charges are not available in the screen.

Cheque Return Options

6560 - Online Cheque Return Inquiry

Using this option, you can perform cheque return transactions.once the Outward Clearing is run for the cheque.

A cheque return can be done, before or after the value date clearing is run for the value date of the cheque. If the value date clearing has not been run for the cheque, the cheque is returned even before the funds are released to the beneficiary account. If value date clearing has been run, and the cheque is credited to the customer's account, the credit given to the customer for the cheque will be reversed. However, when a cheque is returned, only cheque amount is reversed and not the charges debited to the account while doing the cheque deposit.

Definition Prerequisites

- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for End Point
- STM56 - Site Reject Code Xref
- 7101 - Change Customer Name/IC Number

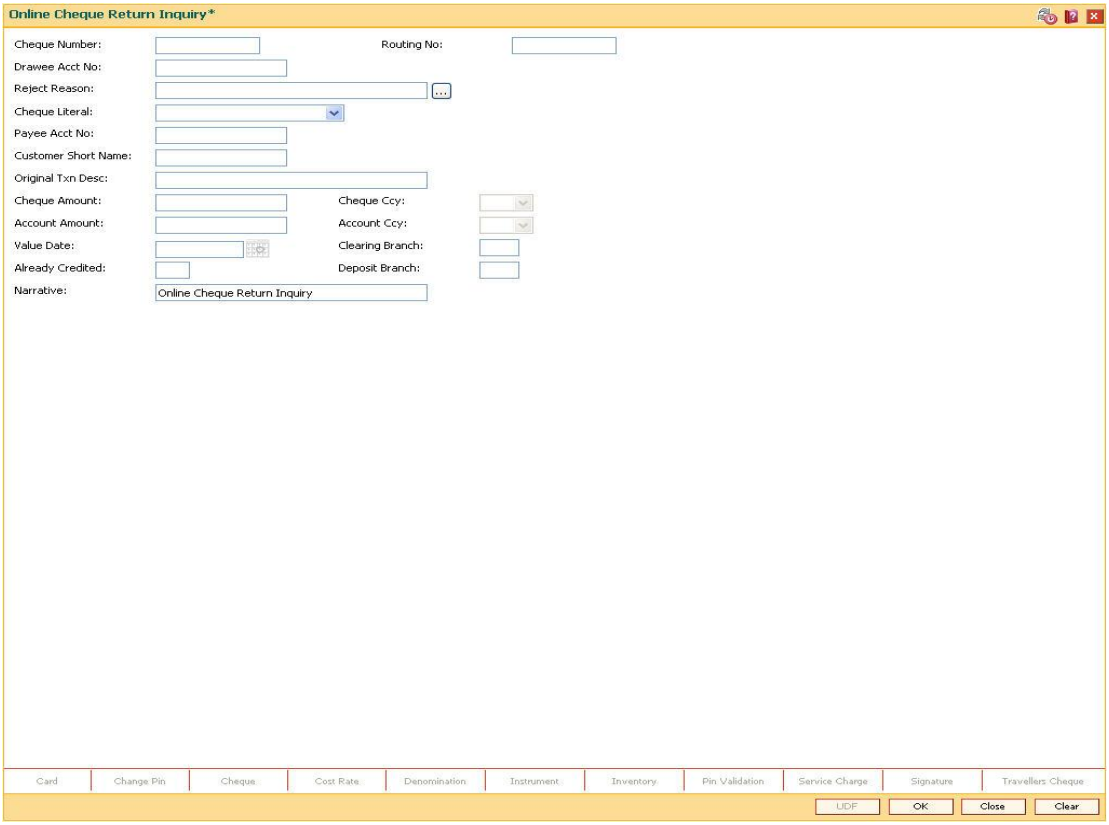
Modes Available

Not Applicable

To view the cheque return transactions

1. Type the fast path **6560** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Online Cheque Return**.
2. The system displays the **Online Cheque Return Inquiry** screen.

Online Cheque Return Inquiry



Field Description

Field Name	Description
Cheque Number	[Mandatory, Numeric, 12] Type the cheque number. This cheque number in conjunction with the routing number and the drawee account number, should be a valid cheque, deposited on a customer account.

Field Name	Description
Routing No	[Mandatory, Numeric, Nine] Type the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[31] *= Sector Code/Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.
Drawee Acct No	[Mandatory, Alphanumeric, 14] Type the drawee account number. This is the number of the account of the cheque issuer. The issuer has his account with the drawer bank.
Reject Reason	[Mandatory, Pick List] Select the reject reason from the pick list. This option contains the reasons for reversing the cheques. These reasons are maintained in the host using the **Site Reject Code Xref** screen.
Cheque Literal	[Mandatory, Drop-Down] Select the description of the cheque from a standard set of definitions from the drop-down list. The options are: • Local Inward Return Cheques • On-US Inward Return Cheques

[31](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

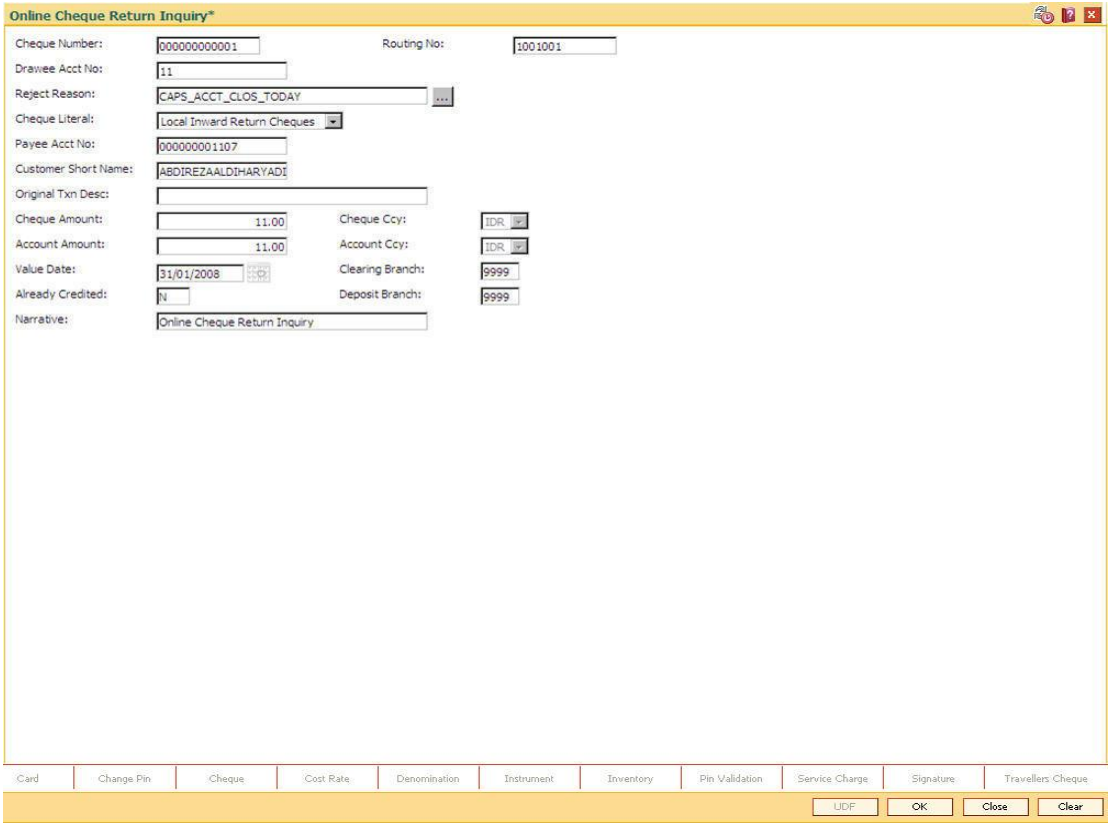
Field Name	Description
Payee Acct No	[Display] This field displays the payee account number. This is the customer account (also termed as the beneficiary account) number. *Account Number = Branch Code (maximum 4 digits) + Product Code (maximum 3 digits) + Serial Number (6 to 9 digits) + Cheque Digit* The user can identify the type of account and the branch in which the account was opened using the account number. It is not possible to change the account number of a customer, unless the account is closed and a new account is opened in a different branch or product. Shifting of account branch is also not possible. An account number is linked to a primary customer under whose ID the account balances can be consolidated and viewed.
Customer Short Name	[Display] This field displays the short name of the customer. The short name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option. The customer short name can be changed through the **Change Customer Name/IC Number** option.
Original Txn Desc	[Display] This field displays the narrative of the cheque deposit transaction that should be reversed.
Cheque Amount	[Display] This field displays the transaction amount. The amount will be in the currency of the account held by the drawee.
Cheque Ccy	[Display] This field displays the option of currencies, set up and permissible for the transaction. This is the currency in which the cheque is issued. While posting the transaction entries to the account, the transaction currency is converted into the account currency, and for posting the GL entries it is converted into the local currency of the bank.
Account Amount	[Display] This field displays the amount that will get credited to the customer's account. If the account currency is different from the transaction currency, the account amount will be arrived at from the transaction amount by using the exchange rate.

Field Name	Description
Account Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Value Date	[Display] This field displays the value date of the cheque. When a cheque is deposited on an account, the system uses the routing number to check the float days from the **Endpoint Float Maintenance** screen and the working days from the **Composite Calendar Generation** screen. The system generates the value date on which the cheque is expected to be cleared. On the value date the system updates the customer's available balance and credits the account with the cheque amount. For more information on maintaining value date, refer to the **Clearing Definitions** option in the **Definitions User's Guide**.
Clearing Branch	[Display] This field displays the clearing branch. For every branch where cheques are deposited, the clearing branch, through which the cheque will be cleared, needs to be setup. In a decentralised set up, each branch may clear its own cheques for different endpoints. In a centralised set up, there is a common branch acting as a clearing branch. The list of branches is maintained in the **Branch Master Maintenance** option.
Already Credited	[Display] This field displays the status of the cheque. If the value date clearing is already run for the value date of the cheque, then the account of the beneficiary gets credited. When a cheque return maintenance is being done, the system checks internally if the beneficiary account is credited and then populates the status of the cheque.
Deposit Branch	[Display] This field displays the branch of the bank where the cheque has been deposited. It is the bank branch of the beneficiary of the cheque. The deposit branch may or may not be the same as the beneficiary account branch, depending on the setup.

Field Name	Description
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default the system displays the narration, based on the transaction.

3. Enter the cheque number, routing number, and the drawee account number.
4. Select the reject reason from the pick list and cheque literal from drop-down list.
5. Click the **Ok** button.
6. The system displays the message "Do You Want to Continue". Click the **OK** button.
7. The system displays the **Online Cheque Return** screen.

Online Cheque Return Inquiry



8. Click the **Ok** button.
9. The system displays the message "Authorisation Required. Do You Want to continue?". Click the **OK** button.
10. The system displays the **Authorisation Reason** screen.
11. Enter the relevant information and click the **Grant** button.

12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
13. The system displays the **Document Receipt** screen.
14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
    OR
    Click the **Cancel** button.

Remittance Transactions

8301 - Banker's Cheque Sale - Against Cash

Using this option, you can issue banker’s cheques to a Walk-in customer. Since these customers do not have an account with the bank they can purchase BC from the bank against cash.

This transaction updates the teller's cash position by the transaction amount. The transaction also supports multi-currency. You have to first maintain the details of the instruments like cheque number, date, amount, beneficiary details, etc. Subsequently, you can liquidate the instrument by cancellation/payment/refund in the **BC Liquidation Inquiry** (Fast Path: 8307) option.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM56 - Currency Code Maintenance

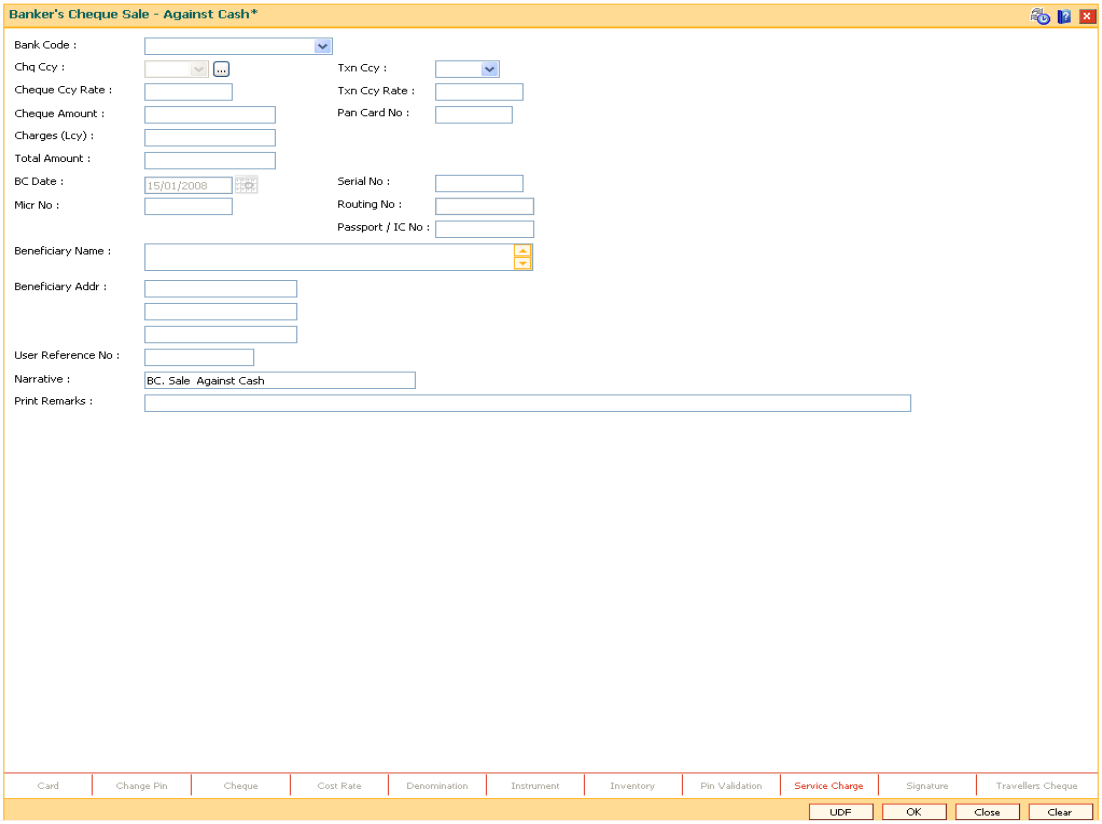
Modes Available

Not Applicable

To issue banker's cheque against cash

1. Type the fast path **8301** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > Banker's Cheque Sale - Against Cash**.
2. The system displays the **Banker's Cheque Sale - Against Cash** screen.

Banker's Cheque Sale - Against Cash



Field Description

Field Name	Description
Bank Code	[Mandatory, Drop-Down] Select the bank code from the drop-down list. This is the bank on which the BC is drawn. The user can maintain the list of banks on which BCs can be issued in the **Issuer Maintenance** option and download it to the branch. Normally BCs are drawn on the issuing branch.
Chq Ccy	[Mandatory, Pick List] Select the cheque currency from the pick list. The BC will be issued in this currency. This is the currency in which the transaction takes place. While posting the transaction entries to the account, the transaction currency converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.

Field Name	Description
Txn Ccy	[Mandatory, Drop-Down] Select the currency of the cheque from the drop-down list. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Cheque Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Amount	[Mandatory, Numeric, 13, Two] Type the cheque amount for which the BC is issued. This amount is in the cheque currency. The maximum cheque amount is Rs.50,000/- for issuance against cash.
Pan Card No	[Conditional, Alphanumeric, 20] Type the PAN card number. This field is mandatory if the cheque amount is above Rs 10000/-.

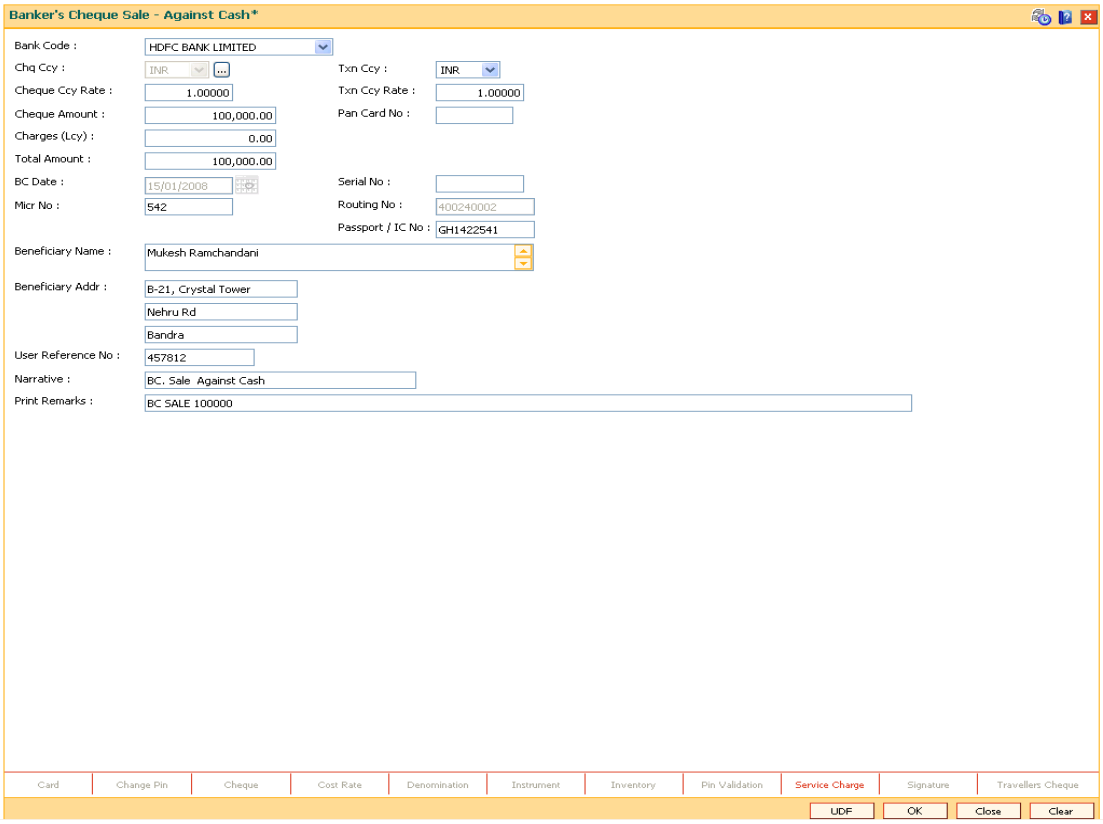
Field Name	Description
Charges (Lcy)	[Display] This field displays the charges that will be levied on the account for cash withdrawal. The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Total Amount	[Display] This field displays the amount the walk-in customer will pay in exchange for the BC. This amount is in the transaction currency.
BC Date	[Display] This field displays the date on which the BC is issued. This date gets defaulted to the posting date.
Serial No	[Display] This field displays the serial number. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely. When a BC/DD is issued the system generates this serial number automatically.
Micr No	[Optional, Numeric, 12] Type the MICR number of the remittance instrument. For every remittance instrument, it is necessary to maintain the MICR number that will be printed on the instrument, if the instrument is expected to come in for clearing through inward clearing. A cross reference is maintained with the system generated serial number, so that the instrument can be tracked by the system, whether it is liquidated or inquired upon by the MICR number or the serial number.

Field Name	Description
Routing No	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. ***Routing Number***[32] *= Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Fast Path: STM59) option.
Beneficiary Name	[Mandatory, Alphanumeric, 145] Type the name of the beneficiary of the BC.
Passport / IC No	[Optional, Alphanumeric, 30] Type the passport or IC number. This is the identification collected from the beneficiary of the BC.
Beneficiary Addr	[Optional, Alphanumeric, 40] Type the contact address of the beneficiary. This is normally used for record purpose and provides additional information.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.
Print Remarks	[Optional, Alphanumeric, 120] Type the remarks to be printed. It is used for instrument (BC/DD) printing purpose.

3. Select the bank code from the drop-down list and the cheque currency from the pick list.
4. Select the transaction currency from the drop-down list.
5. Enter the cheque amount, MICR number, beneficiary name and address.

[32](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Banker's Cheque Sale - Against Cash



6. Click the **UDF** button. The system displays the **UDF Details** screen.
7. Click the **Validate** button. The system displays the message "Validation Procedure Completed".
8. Click the **Ok** button. The system displays the **Banker's Cheque Sale - Against Cash** screen.
9. Click the **Inventory** and **Service Charge** details link. Click the **Ok** button.
10. Click the **Ok** button on the main screen.
11. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
12. The system displays the **Document Receipt** screen.
13. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
14. The system displays the message "Printed Successfully?". Click the **Ok** button.
15. Click the **Cancel** button.
16. The system displays the serial number. Click the **Ok** button.

Note : For more Information on **Service Charge Details** and **Inventory Details** refer to the **Common Screens** option available in the ***Oracle FLEXCUBE Introduction User Manual***.

8302 - Banker's Cheque Sale - Against GL

Using this option, banks can issue banker’s cheque against GL account to their customers. This option can be used when the customer is not maintaining an account and wants to purchase BC.

You have to first maintain the details of the instruments like cheque number, date, amount, beneficiary details, etc. Subsequently, you can liquidate the instrument by cancellation/payment/refund in the **BC Liquidation Inquiry** (Fast Path: 8307) option.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL Codes Cross Ref Maintenance
- BAM56 - Currency Code Maintenance

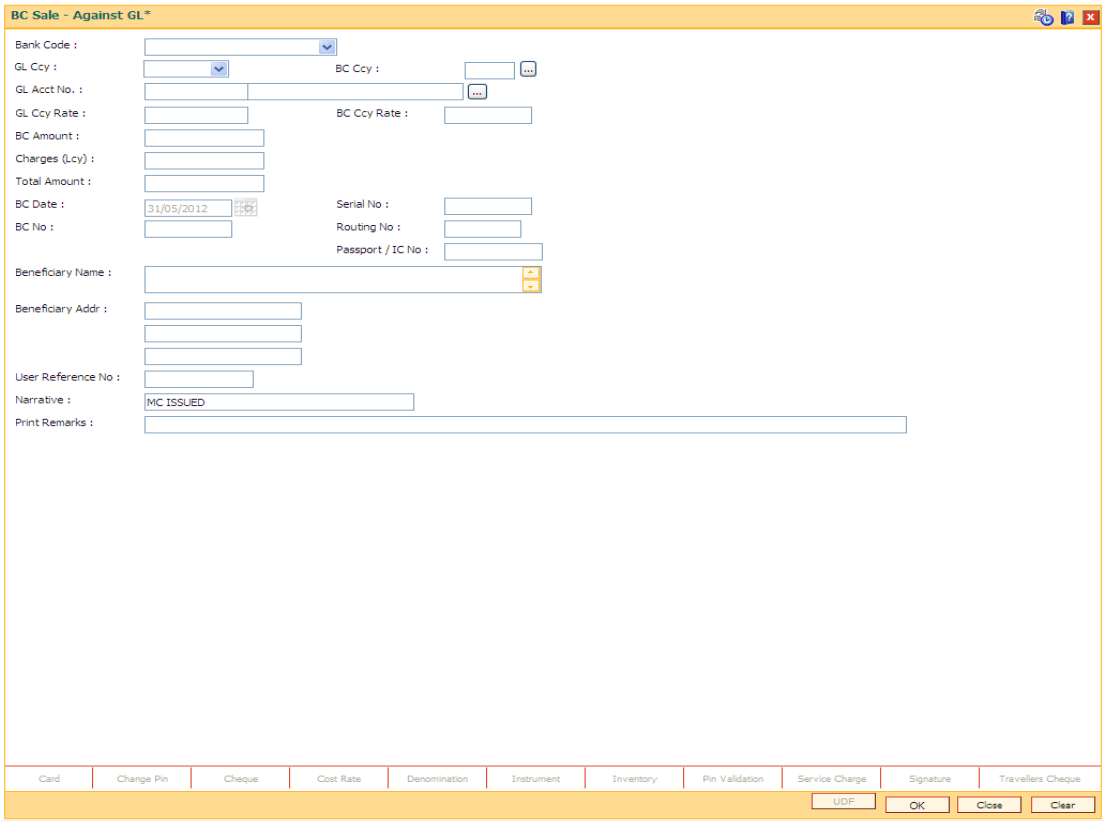
Modes Available

Not Applicable

To issue banker's cheque against GL account

1. Type the fast path **8302** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Remittance > Banker's Cheque Sale - Against GL**.
2. The system displays the **Banker's Cheque Sale - Against GL** screen.

Banker's Cheque Sale - Against GL



Field Description

Field Name	Description
Bank Code	[Mandatory, Drop-Down] Select the bank code from the drop-down list. This is the bank on whom the BC is drawn. The user can maintain the list of banks on whom BC can be issued in the **Issuer Maintenance** screen, and downloaded to the branch. Normally, banks issue their own BC.
GL Ccy	[Mandatory, Drop-Down] Select the currency in which GL should be debited from the drop-down list. Whenever any transaction is posted to the account, it is converted into the account currency, based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded. By default it displays INR (i.e. LCY)

Field Name	Description
BC Ccy	[Mandatory, Pick List] Select the BC currency from the pick list. The list of currencies set up and permissible for the transaction appears in a pick list. The BC will be issued in this currency. This is the currency in which the transaction is taking place. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank. By default it displays INR (i.e. LCY)
GL Acct No	[Mandatory, Pick List] Select the GL account number from the pick list. The adjacent field displays the GL code. This is the GL account against which the BC is issued. This account will be debited for the BC issued.
GL Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the account currency to the local currency of your bank. The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
BC Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the BC currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction, and the user can change it up to a specified limit. If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
BC Amount	[Mandatory, Numeric, 13, Two] Type the BC amount. This is the transaction amount. The BC will be issued for this amount.

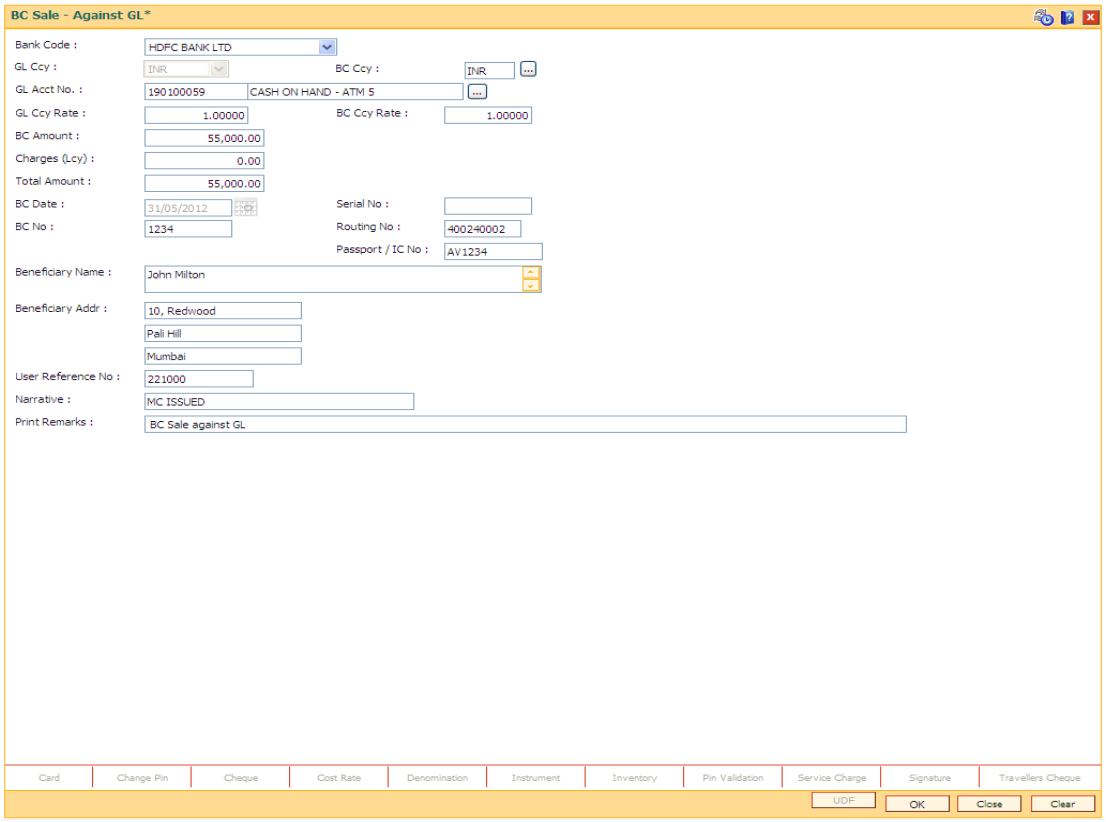
Field Name	Description
Charges (Lcy)	[Display] This field displays the charges that will be levied on the account for cash withdrawal. The service charge codes are added and maintained in the **Service Charge Code Maintenance** screen. For more information on adding service charges, refer to the **Service Charge Definition** option in the Definitions User's Guide. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Total Amount	[Display] This field displays the amount that will finally be debited to the GL Account. This amount will be in the currency of the account and will include the charges as well as the BC amount.
BC Date	[Display] This field displays the date on which the BC is issued. This date gets defaulted to the posting date.
Serial No	[Display] This field displays the serial number. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
BC No	[Optional, Numeric, 12] Type the BC number. This is the MICR number of the BC. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number.

Field Name	Description
Routing No	[Display] This field displays the routing number against which the BC has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54)screen. ***Routing Number***[33] *= Sector Code / Bank Code + Branch Code* For a deposited cheque, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Fast Path: STM59) option.
Beneficiary Name	[Mandatory, Alphanumeric, 145] Type the name of the beneficiary of the BC.
Passport / IC No	[Optional, Alphanumeric, 30] Type the passport or IC number. This is the identification collected from the beneficiary of the BC.
Beneficiary Addr	[Mandatory, Alphanumeric, 35] Type the contact address of the beneficiary. This is used for record purpose and provides additional information.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.
Print Remarks	[Optional, Alphanumeric, 120] Type the remarks to be printed. It is used for instrument (BC/DD) printing purpose.

3. Select the bank code from the drop-down list and press the **<Tab> or <Enter>** key.
4. Select the cheque currency and the GL account from the pick list.
5. Enter the cheque amount, MICR number, beneficiary name, passport /IC no and address.

[33](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Banker's Cheque Sale - Against GL



6. Click the **Inventory** and **Service Charge** details link. Click the **Ok** button
7. Click the **Ok** button on the main screen.
8. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
9. The system displays the **Document Receipt** screen.
10. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
11. The system displays the message "Printed Successfully?". Click the **Ok** button.
12. Click the **Cancel** button.
13. The system displays the serial number. Click the **Ok** button.

Note : For more Information on **Service Charge Details** and **Inventory Details** refer to the **Common Screens** option available in the ***Oracle FLEXCUBE Introduction User Manual***.

7782 - Bankers Cheque Inquiry

Using this option, you can inquire about the issued bankers cheque. This option can also be used for initiating duplicate issuance of the cheque by marking the earlier issued instrument as lost or can be reprinted if the original print is mutilated..You can issue a duplicate banker's cheque with a new cheque number (MICR number), using the **Duplicate BC Print** screen. The system keeps a track of the duplicate banker's cheque, based on the original serial number generated by the **Oracle FLEXCUBE** system at the time of issuance.

Note: If the status of the instrument is Stale it cannot be reprinted.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL codes Cross Ref Maintenance
- BAM20 - Bank Codes Maintenance
- BAM56 - Currency Codes Maintenance

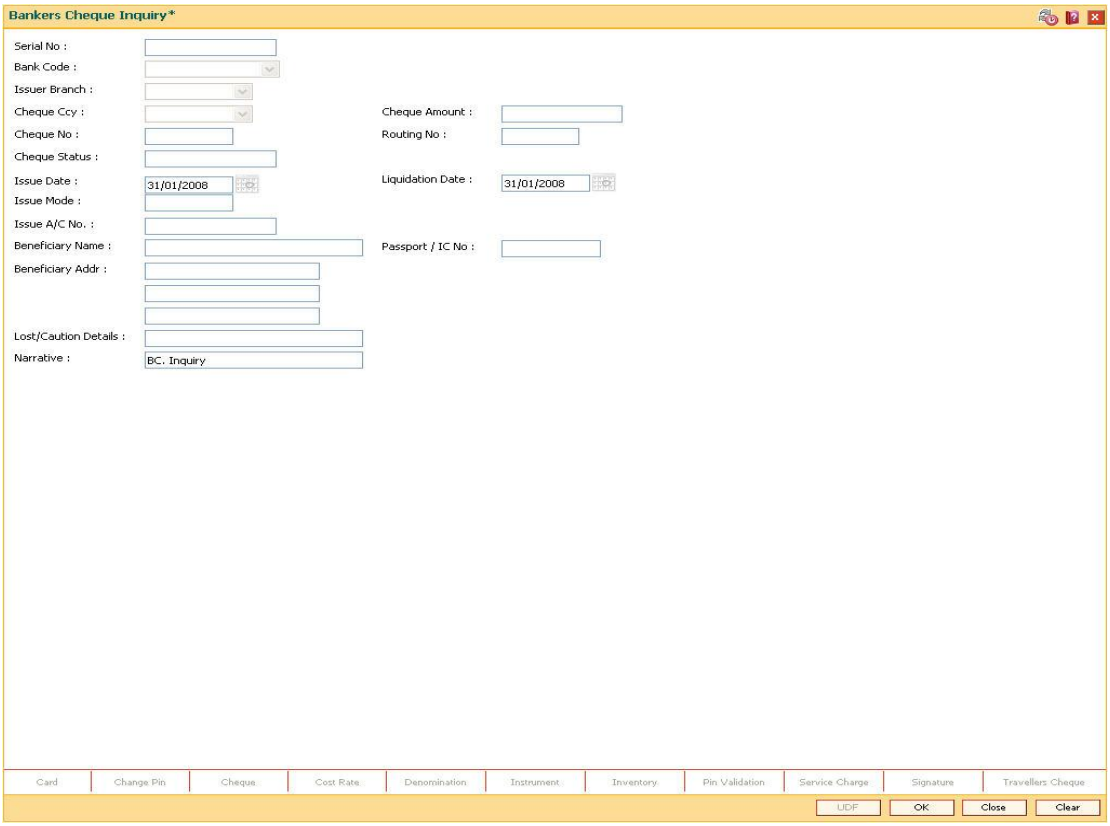
Modes Available

Not Applicable

To print duplicate banker's cheque

1. Type the fast path **7782** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Remittance > Duplicate BC Print**.
2. The system displays the **Bankers Cheque Inquiry** screen.

Bankers Cheque Inquiry



Field Description

Field Name	Description
Serial No	[Mandatory, Numeric, 12] Type the **FLEXCUBE Retail** serial number of the BC for which duplicate BC is to be printed. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Bank Code	[Display] This field displays the bank that has issued the BC.
Issuer Branch	[Display] This field displays the branch of the bank that has issued the BC.
Cheque Ccy	[Display] This field displays the currency in which the BC was issued.
Cheque Amount	[Display] This field displays the amount for the BC. This amount is in the currency of the BC.
Cheque No	[Mandatory, Numeric, 12] Type the MICR number of the BC. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number.
Routing No	[Display] This field displays the routing number against which the BC has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. ***Routing Number***[34] *= Sector Code / Bank Code + Branch Code*

[34](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the

Field Name	Description
Cheque Status	[Display] This field displays the status of the BC at the time of printing of duplicate BC. The options are: • Issued • Cancelled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale Except for BCs marked as lost, all other status are marked by the system itself.
Issue Date	[Display] This field displays the date on which the BC was issued.
Liquidation Date	[Display] This field displays the date on which BC was liquidated. This is blank if BC is unpaid till date.
Issue Mode	[Display] This field displays the mode of issue of the BC. For example, Against Cash, Against GL etc.
Issue A/C No	[Display] This field displays the account number of the purchaser of BC.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the BC.
Passport / IC No	[Display] This field displays the Identification details collected from purchaser of the BC.

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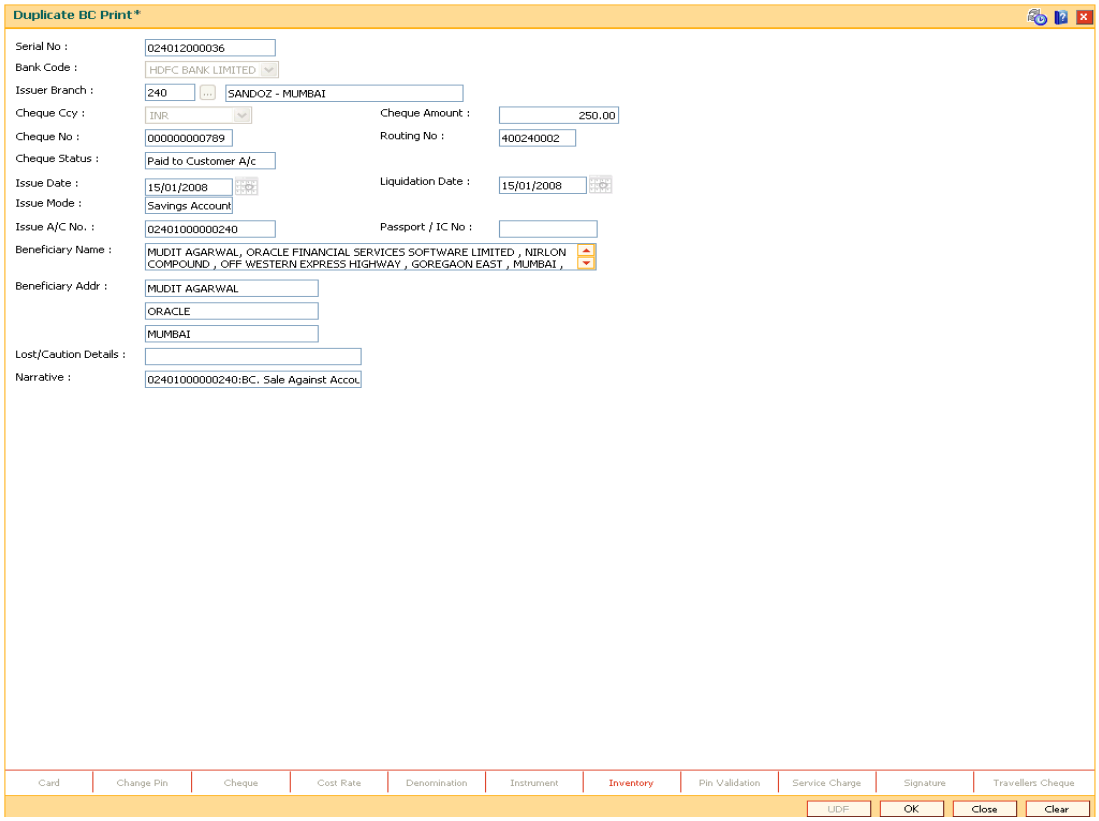
instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
Beneficiary Addr	[Display] This field displays the contact address of the beneficiary.
Lost/Caution Details	[Display] This field displays the lost/ caution details.
Narrative	[Display] This field displays the default narration, based on the transaction.

3. Enter the serial number and press the **<Tab>** or **<Enter>** key.
4. Click the **Ok** button.
5. The system displays the message "Do You Want to continue?". Click the **Ok** button.
6. The system displays the **Duplicate BC Print** screen.
7. Enter the duplicate cheque number.

Duplicate BC Print



8. Click the **Ok** button.
9. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.
10. The system displays the **Authorization Reason** screen.
11. Enter the relevant information and click the **Grant** button.

12. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
13. The system displays the **Document Receipt** screen.
14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
15. The system displays the message "Printed Successfully?". Click the **Ok** button.
16. Click the **Cancel** button.
17. The system displays the serial number. Click the **Ok** button.

8307 - BC Liquidation Inquiry

You can liquidate a banker's cheque, (which is issued from the **Oracle FLEXCUBE** system) by cancellation, payment, or refund. The proceeds can be paid to a walk-in customer using the **BC Liquidation By Cash** option. The proceeds can also be credited the customer's account or to a GL account.

Using this option, you can perform the inquiry by entering the serial number printed on the Banker's Cheque and proceed with the liquidation process. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL codes Cross Ref Maintenance
- BAM56 - Currency Code Maintenance
- BAM20 - Bank Codes Maintenance
- STM57 - MICR Number Maintenance
- BAM14 - Service Charge Code Maintenance
- 1010 - Banker's Cheque Sale Against Account
- 8301 - Banker's Cheque Sale - Against Cash
- 8302 - Banker's Cheque Sale against GL

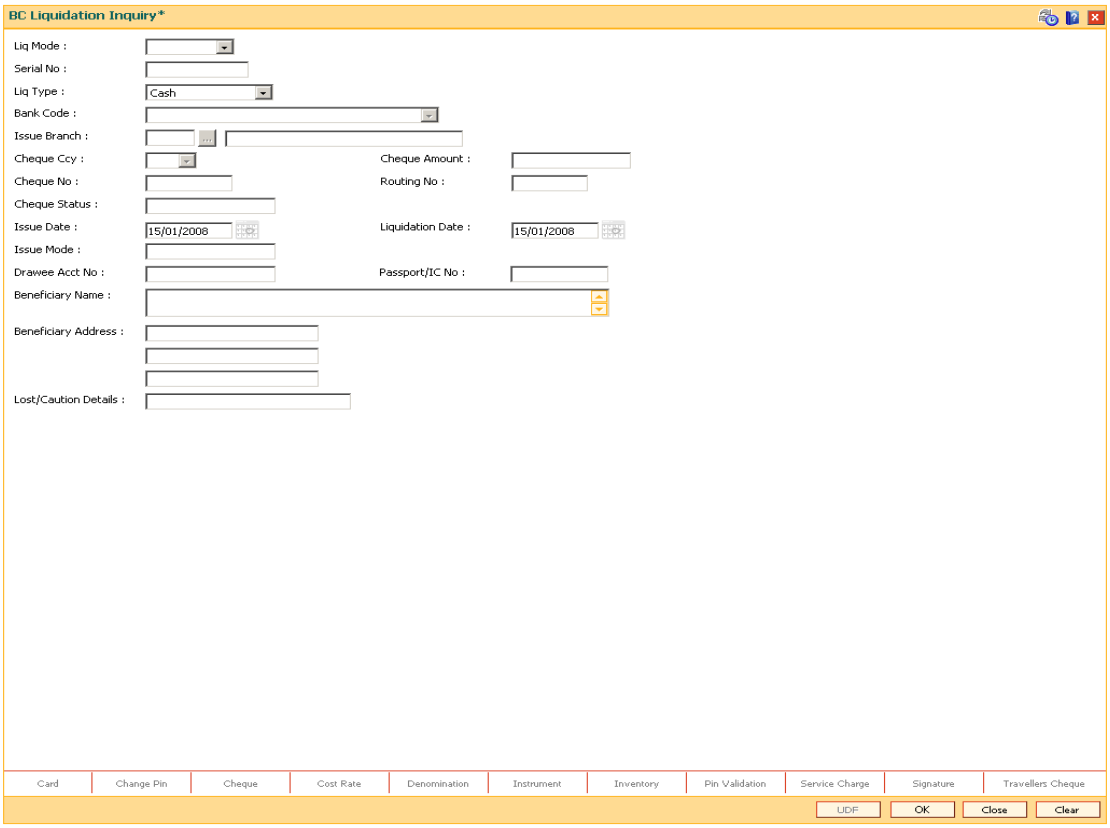
Modes Available

Not Applicable

To liquidate banker's cheque against cash

1. Type the fast path **8307** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > BC Liquidation**.
2. The system displays the **BC Liquidation Inquiry** screen.

BC Liquidation Inquiry



Field Description

Field Name	Description
Liq Mode	[Mandatory, Drop-Down] Select the liquidation mode for BC from the drop-down list. The options are: • **Cancellation** - Purchaser of BC wants payment after cancellation against the instrument. System allows cancelling the banker's cheque which was stale, using this option. • **Payment** – Beneficiary of BC wants payment against the instrument. • **Refund** – Purchaser has lost the instrument and wants the money refunded.

Field Name	Description
Serial No	[Mandatory, Numeric, 12] Type the **FLEXCUBE Retail** serial number of the BC to be liquidated. The BC should be a valid BC issued by your bank. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Liq Type	[Mandatory, Drop-Down] Select the BC type of liquidation from the drop-down list. The options are: • Cash • Against GL • Against Account • Against TD Account
Bank Code	[Display] This field displays the issuer of the BC.
Issuer Branch	[Display] This field displays the branch of the bank that has issued the BC.
Cheque Ccy	[Display] This field displays the currency in which the BC is issued.
Cheque Amount	[Display] This field displays the amount for the BC. This amount is in the currency of the BC.
Cheque No	[Display] This field displays the cheque number of the BC. This is the MICR number of the BC. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number.

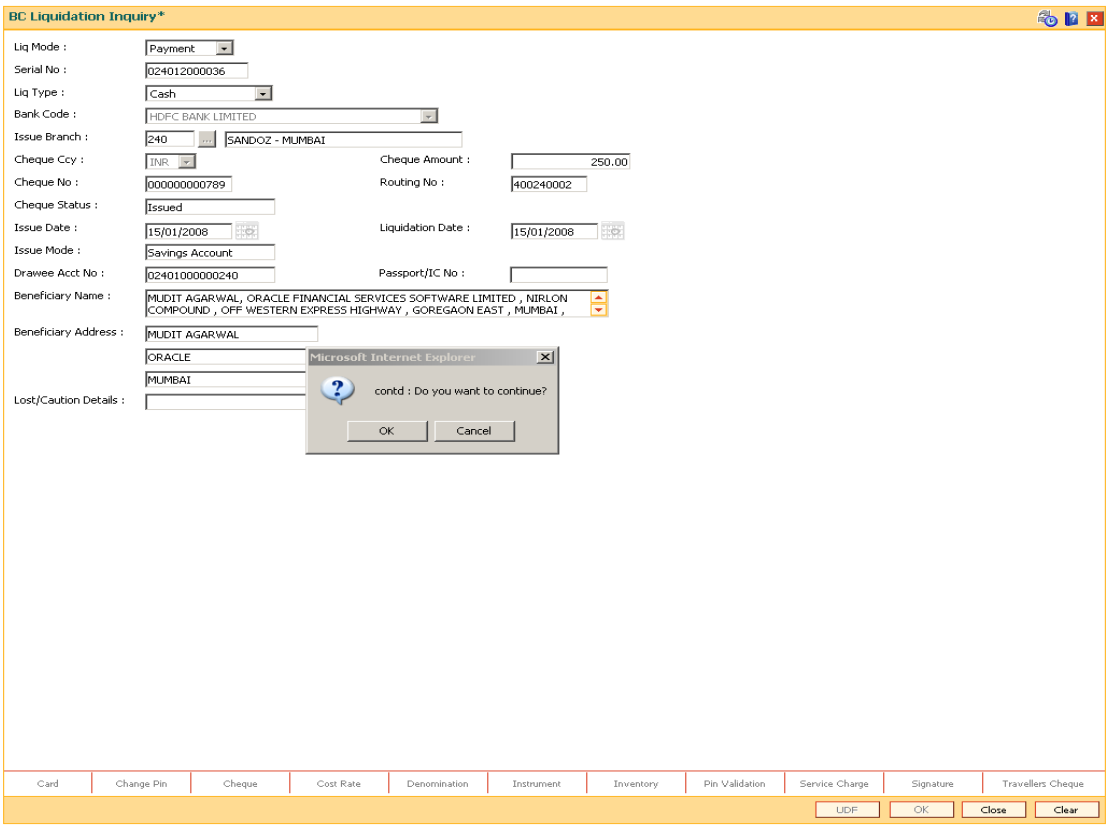
Field Name	Description
Routing No	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. ***Routing Number***[35] *= Sector Code / Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Fast Path: STM59) option.
Cheque Status	[Display] This field displays the status of the BC. The options are: • Issued • Cancelled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale Except for BCs marked as lost, all other status are marked by the system itself.
Issue Date	[Display] This field displays the date on which the BC is issued.

[35](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
Liquidation Date	[Display] This field displays the liquidation date. This field is blank while performing an inquiry.
Issue Mode	[Display] This field displays the mode of issue of the BC. For example, Against Cash, Against GL etc.
Drawee Acct No	[Display] This field displays the drawee account number of the issuer bank.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the BC.
Passport / IC No	[Display] This field displays the identification collected from the beneficiary of the BC.
Beneficiary Addr	[Display] This field displays the contact address of the beneficiary.
Lost/ Caution Details	[Display] This field displays the lost/ caution details.

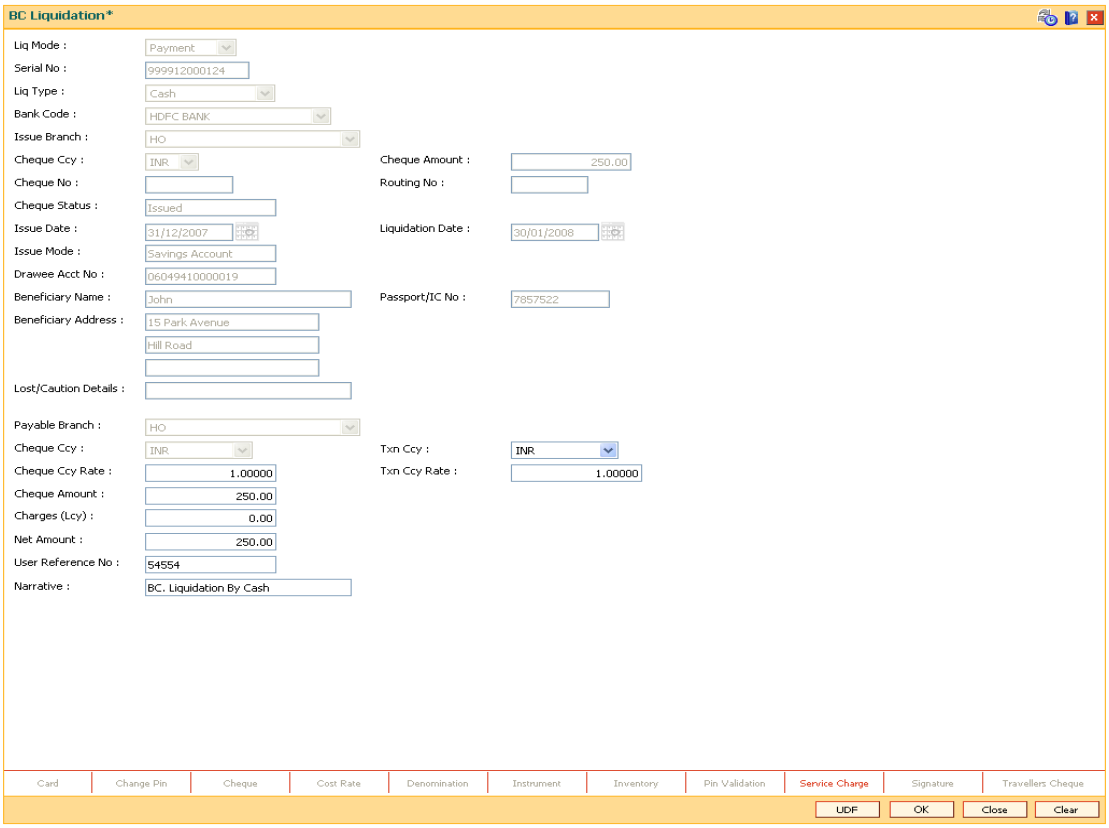
3. Select the liquidation mode and the liquidation type from the drop-down list.
4. Enter the serial number.
5. Select the liquidation type from the drop-down list.
6. Click the **Ok** button.
7. The system displays the message "Do You Want to Continue".

BC Liquidation Inquiry



8. Click the **Ok** button.
9. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.
10. Enter the required information in the various screens.

BC Liquidation By Cash

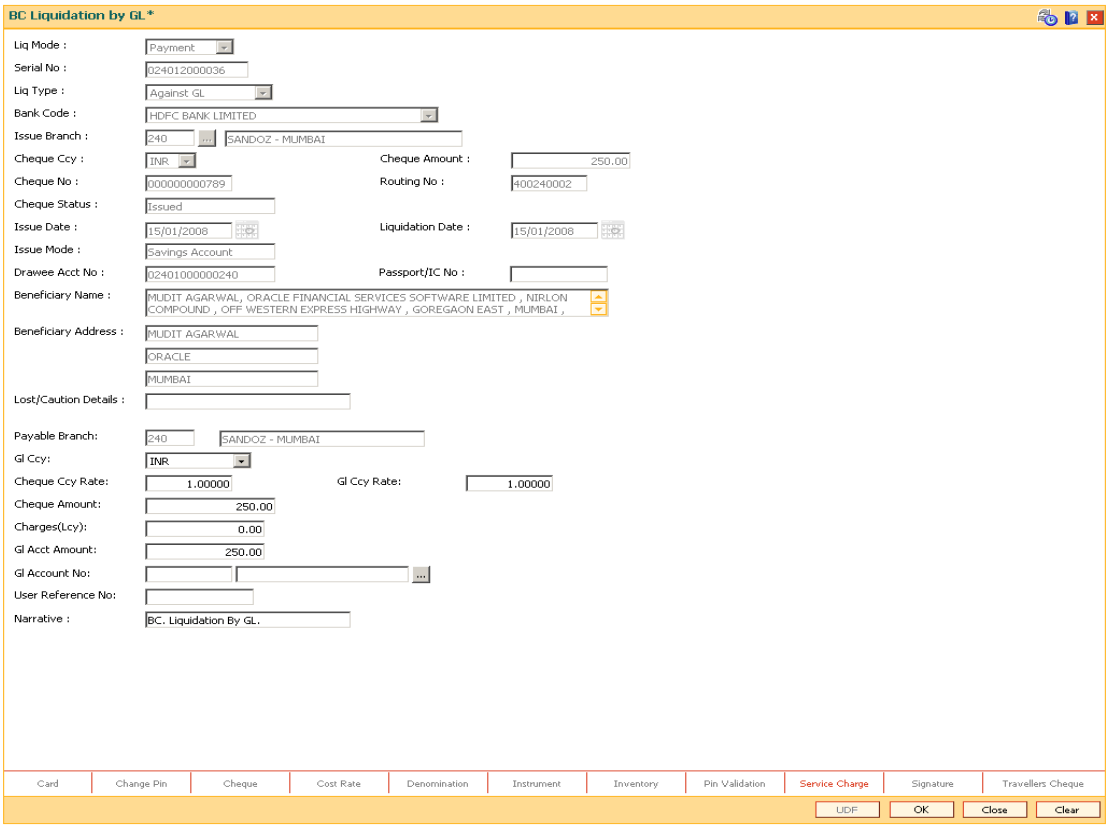


Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable. This is defaulted from the **BC Liquidation Inquiry** screen.
Cheque Ccy	[Display] This field displays the currency in which the BC is issued.
Txn Ccy	[Mandatory, Drop-Down] Select the currency from the drop-down list. The walk-in customer would be paid in this currency.
Cheque Ccy Rate	[Display] This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the cheque currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Field Name	Description
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Amount	[Display] This field displays the amount for which the BC is issued. This amount is in the currency of the BC.
Charges (Lcy)	[Display] This field displays the charges associated with the liquidation of BC. These are defined in Local currency. The user can modify the charges using the Service Charge Detail link.
Net Amount	[Display] This field displays the amount that will finally be given to the customer. This amount is net of charges if any, and is in the transaction currency.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the description for the transaction. This field displays the default narration, based on the transaction.

BC Liquidation by GL

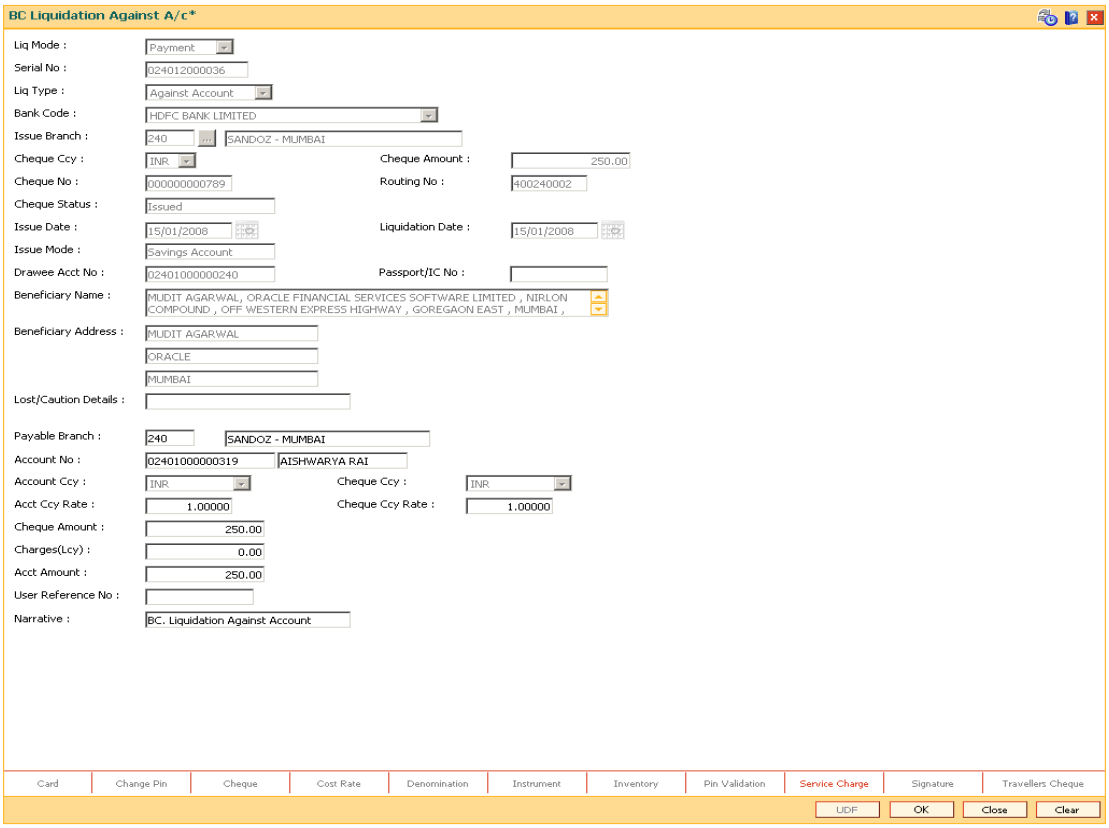


Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable. This is defaulted from the **BC Liquidation Inquiry** screen.
GL Ccy	[Mandatory, Drop-Down] Select the currency from the drop-down list. GL will be credited in this currency.
Cheque Ccy Rate	[Display] This field displays the rate at which the cheque currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the cheque currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Field Name	Description
GL Ccy Rate	[Mandatory, Drop-Down] Select the rate of conversion to be used for converting the GL currency to the local currency of the bank from the drop-down list. The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If both the GL currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Amount	[Display] This field displays the amount for which the BC is issued. This amount is in the currency of the BC.
Charges (Lcy)	[Display] This field displays the charges associated with the liquidation of BC. These are defined in Local currency. The user can modify the charges using the **Service Charge Detail** link.
GL Acct Amount	[Display] This field displays the total amount of the GL account.
GL Acct No	[Mandatory, Pick List] Select the GL account against which you want to issue BC from the pick list. The adjacent field displays the GL code.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the description for the transaction. This field displays the default narration, based on the transaction.

BC Liquidation Against A/c



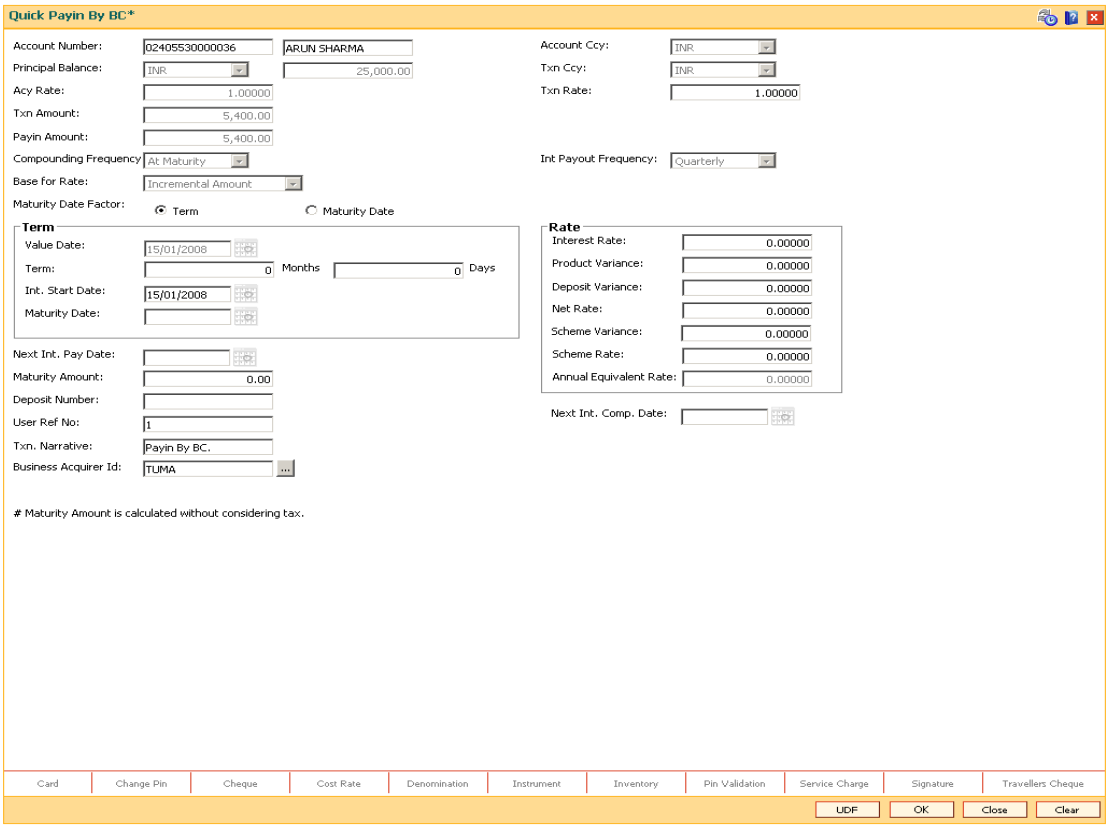
Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable. This is defaulted from the **BC Liquidation Inquiry** screen.
Account No	[Mandatory, Numeric, 14] Type the CASA account number. The adjacent field displays the name of the customer.
Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.

Field Name	Description
Cheque Ccy	[Display] This field displays the currency in which the BC has been issued. The cheque currency is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Cheque Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Cheque Amount	[Display] This field displays the amount for which the BC is issued. This amount is in the currency of the BC.
Charges (Lcy)	[Display] This field displays the charges, in local currency that will be levied on liquidation of BC. The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The system displays the total of all the service charges if more than one SC code is attached to the transaction. The default SC can be changed by selecting the **Service Charge Details** button.
Acct Amount	[Display] This field displays the amount that will be finally credited to the CASA account. This amount will be in the currency of the account and will include the charges as well as the BC amount.

Field Name	Description
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the description for the transaction. This field displays the default narration, based on the transaction.

Quick Payin By BC



Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number in which you want to do the pay-in. The name of the account holder is displayed in the adjacent field.

Field Name	Description
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.
Principal Balance	[Display] This field displays the principal balance of the TD account. Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account. The account currency is displayed in the adjacent field.
Txn Ccy	[Display] This field displays the transaction currency.
Acy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Amount	[Display] This field displays the transaction amount.
Payin Amount	[Display] This field displays the payin amount based on the bankers cheque amount.
Compounding Frequency	[Display] This field displays the compounding frequency.
Int Payout Frequency	[Display] This field displays the time interval at which the pay out for TD will be made.
Base for rate	[Display] This field displays the base amount.

Field Name	Description
Maturity Date Factor	[Mandatory, Radio Button] Click the appropriate option. The options are: • Term • Maturity Date
Term	
Value Date	[Display] This field displays the value date of the TD. The value date signifies the date from which the life of the TD starts i.e. the date from which the TD is effective.
Term	[Conditional, Numeric, Four, Four] Type the term in months and days for which the TD is being initiated. The term should be within the maximum and minimum limits specified at the product level. This field is enabled if the**Term** option is selected in the **Maturity Date Factor** field.
Int. Start Date	[Display] This field displays the payin start date.
Maturity Date	[Display] This field displays the date on which the new deposit will mature.
Rate	
Interest Rate	[Display] This field displays the rate of interest for the new TD account.
Product Variance	[Display] This field displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Deposit Variance	[Mandatory, Numeric, Two, Five] Type the deposit variance defined for the particular term deposit under the TD account. The variance specified should be within the minimum and maximum variance specified at the product level.

Field Name	Description
Net Rate	[Display] This field displays the rate at which the interest is paid against the deposit. *Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance* The net rate should be within the minimum and maximum interest rate, specified at the product level.
Scheme Variance	[Display] This field displays the scheme variance.
Scheme Rate	[Display] This field displays the scheme rate.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer. It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.
Next Int. Pay Date	[Display] This field displays the next interest pay date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004.

Field Name	Description
Next Int. Comp. Date	[Display] This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Compounding Date = 31/01/2004.
Maturity Amount	[Display] This field displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TDS, if any.
Deposit Number	[Display] This field displays the deposit number of the customer. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
User Ref No	[Optional, Alphanumeric, 40] Type the user reference number.
Txn. Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. By default, the system displays **Payin By BC**.
Business Acquirer Id	[Mandatory, Pick List] Select the business acquirer id from the pick list. By default,the system displays the teller id who has performed the transaction.

11. Click the **Ok** button.
12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
13. The system displays the **Document Receipt** screen.
14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
15. The system displays the message "Printed Successfully?". Click the **Ok** button.

16. Click the **Cancel** button.
17. The system displays the serial number. Click the **Ok** button.

8324 - BC Status Inquiry

For remittance of instruments like banker's cheque, the bank can define a period after which the instrument will be marked as stale instrument. At the time of liquidation the system calculate the stale period and reject the instrument if it has crossed the stale period. The user has to revalidate the instrument for liquidation.

Using this option,you can revalidate the expired banker's cheque. Whenever the option is invoked, the system first performs an inquiry on the banker's cheque and then goes to the update screen.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance

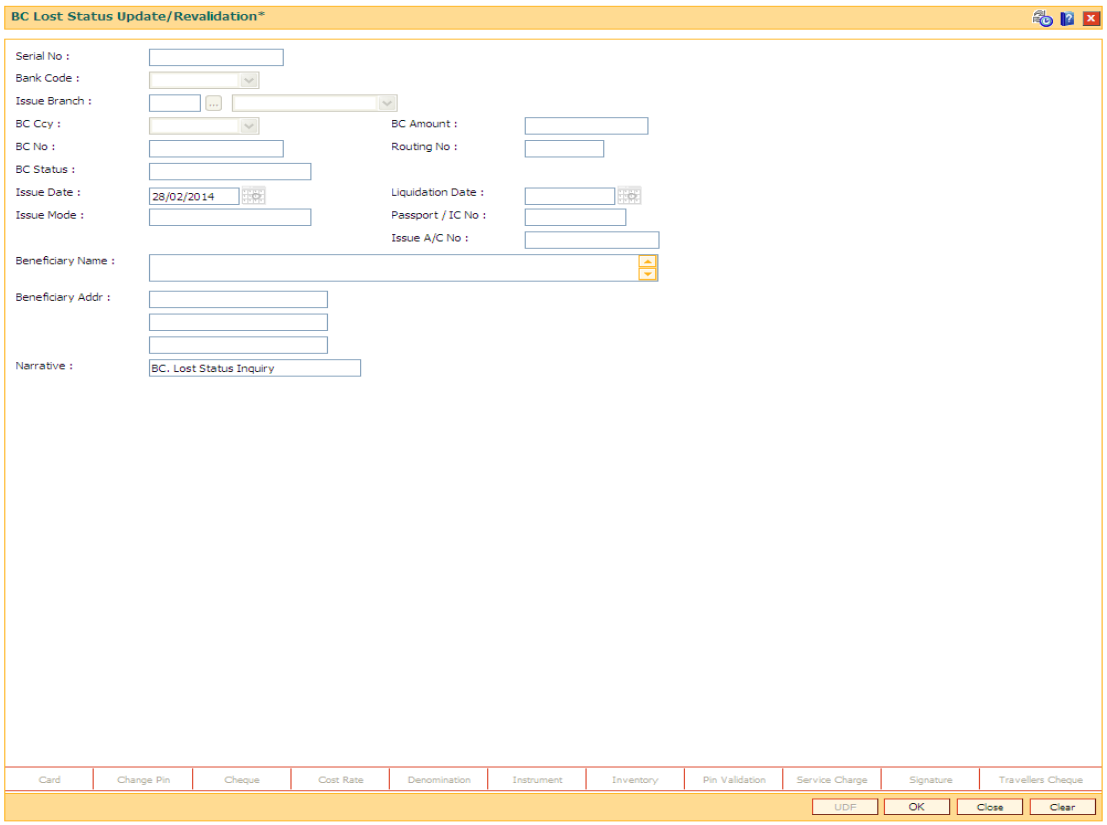
Modes Available

Not Applicable

To revalidate the status of the bankers cheque

1. Type the fast path **8324** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Remittance > BC Revalidation.**
2. The system displays the **BC Status Inquiry** screen.

BC Status Inquiry



Field Description

Field Name	Description
Serial No	[Mandatory, Numeric, 12] Type the serial number of the BC. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Bank Code	[Display] This field displays the bank code on which the BC is drawn.
Issue Branch	[Display] This field displays the branch of the bank, which has issued the BC.

Field Name	Description
BC Ccy	[Display] This field displays the cheque currency in which the BC has been issued. The cheque CCY is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.
BC Amount	[Display] This field displays the amount for which the BC is issued. This amount is in the currency of the BC.
BC No	[Display] This field displays the cheque number of the BC. This is the MICR number of the BC. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by the MICR number or the serial number.
Routing No	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. ***Routing Number***[36] *= Sector Code / Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Fast path: STM59) option.

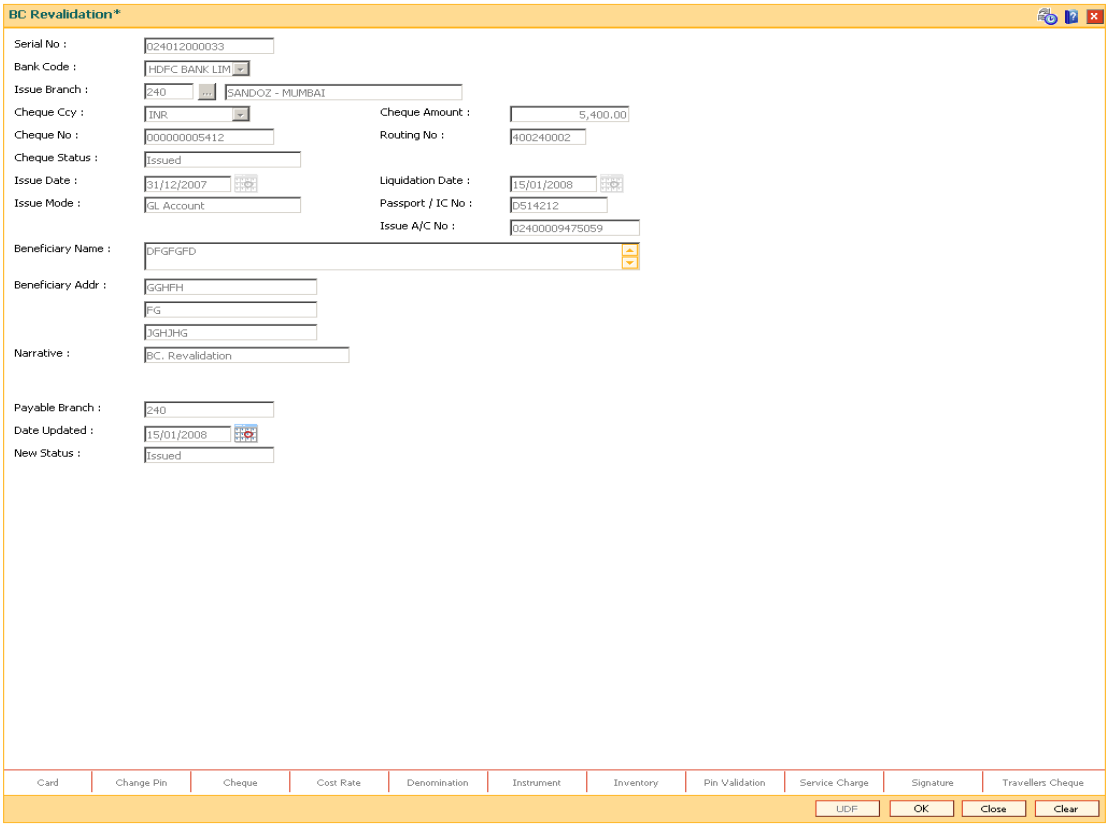
[36](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
BC Status	[Display] This field displays the status of the BC. The options are: • Issued • Cancelled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale Except for BCs marked as lost, all other status are marked by the system itself.
Issue Date	[Display] This field displays the date on which the BC is issued.
Liquidation Date	[Display] This field displays the date of liquidation of BC, if it is paid. It remains blank if unpaid.
Issue Mode	[Display] This field displays the mode of issue of the BC. For example, Against Cash, Against GL, etc.
Passport /IC No	[Display] This field displays the identification collected from the beneficiary of the BC.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the BC.
Issue A/C No	[Display] This field displays the account number of the issuer.
Beneficiary Addr	[Display] This field displays the contact address of the beneficiary.

Field Name	Description
Narrative	[Display] This field displays the default narration, based on the transaction.

3. Enter the serial number.
4. Click the **Ok** button.
5. The system displays the serial number. Click the **Ok** button.
6. The system displays the message "Do You Want to Continue". Click the **Ok** button.
7. The system displays the **BC Revalidation** screen.

BC Revalidation



Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable.

Field Name	Description
Date Updated	[Display] This field displays the default current posting date. This is the date on which the status of the DD is being updated.
New Status	[Display] This field displays the status of the BC. The options are: • Lost • Caution • Issued

8. Click the **Ok** button.
9. The system displays the message "Authorization Required. Do You Want to continue?". Click the **OK** button.
10. The system displays the **Authorization Reason** screen.
11. Enter the relevant information and click the **Grant** button.
12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
13. The system displays the **Document Receipt** screen.
14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
    OR
    Click the **Cancel** button.
15. The system displays the serial number. Click the **Ok** button.

8314 - BC Lost Status Update/Revalidation

Banks can issue banker’s cheque by debit to cash, CASA/GL account etc. If the banker’s cheque issued by the bank is lost, the customer reports the loss to the bank to ensure that the payment of the lost cheque is not made.

Using this option, you can mark the status of the instrument as lost. You can reverse the transaction on the same day, in which case the instrument will revert back to its original status.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- Banker's Cheque Issue

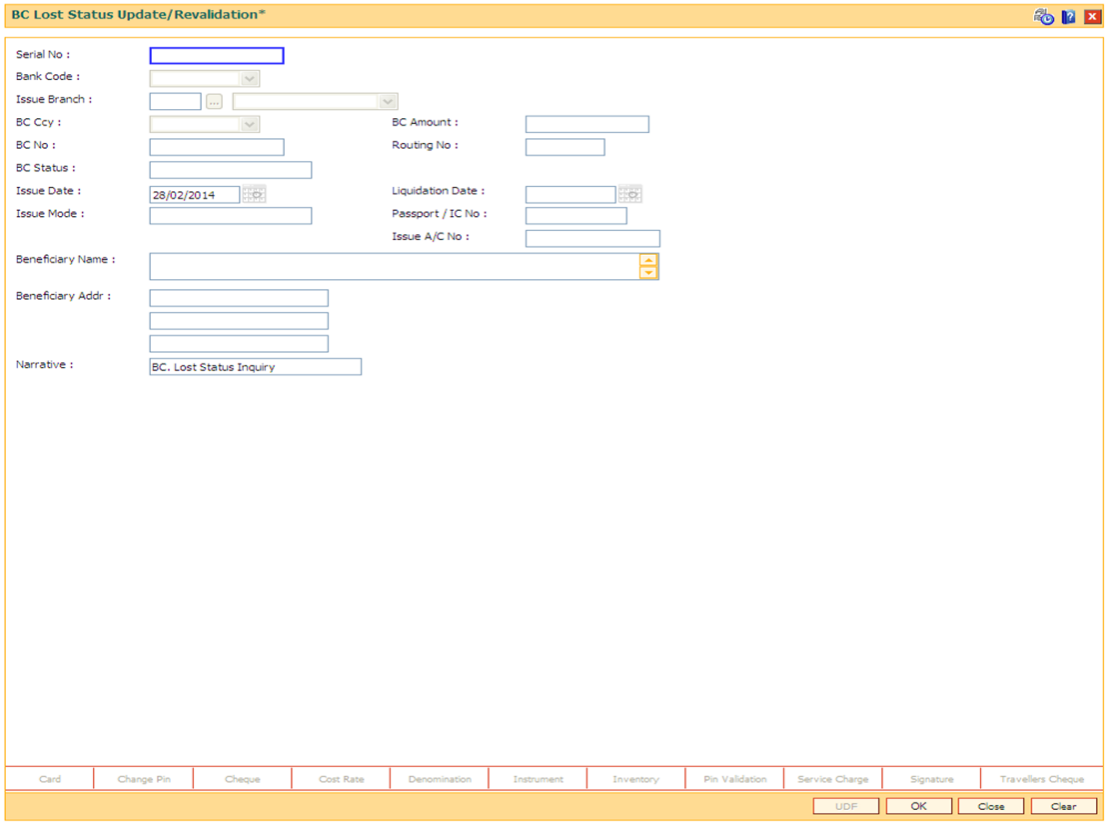
Modes Available

Not Applicable

To modify the status of bankers cheque

1. Type the fast path **8314** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Remittance > BC Lost Status Update/Revalidation**.
2. The system displays the **BC Lost Status Update/Revalidation** screen.

BC Lost Status Update/Revalidation



Field Description

Field Name	Description

Field Name	Description
Serial No	[Mandatory, Numeric, 12] Type the serial number of the BC. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Bank Code	[Display] This field displays the code of the bank on which the BC is drawn.
Issue Branch	[Display] This field displays the branch of the bank, which has issued the BC.
BC Ccy	[Display] This field displays the currency in which the BC has been issued. The BC Ccy is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form.
BC Amount	[Display] This field displays the amount for which the BC is issued. This amount is in the currency of the BC.
BC No	[Display] This field displays the MICR number of the BC. For every remittance instrument, you need to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by the MICR number or the serial number.

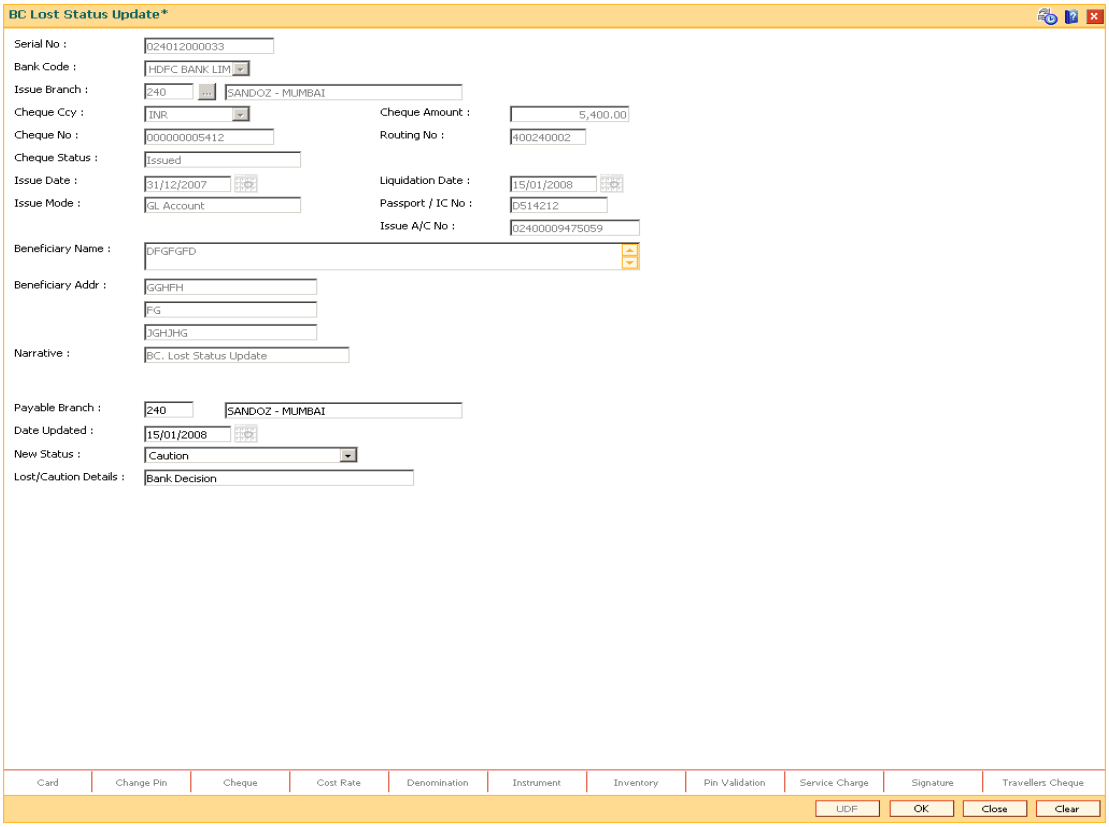
Field Name	Description
Routing No	[Display] This field displays the routing number against which the BC has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[37] *= Sector Code / Bank Code + Branch Code*
BC Status	[Display] This field displays the status of the BC. The options are: • Issued • Cancelled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale Except for BCs marked as lost, all other status are marked by the system itself.
Issue Date	[Display] This field displays the date on which the BC is issued.
Liquidation Date	[Display] This field displays the date of liquidation of BC, if it is paid. It remains blank if unpaid.
Issue Mode	[Display] This field displays the mode used for the issue of the BC. For example, Against Cash, Against GL, etc.

[37](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
Passport /IC Number	[Display] This field displays the identification collected from the beneficiary of the BC.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the BC.
Issue A/C No	[Display] This field displays the account number of the issuer of BC.
Beneficiary Addr	[Display] This field displays the contact address of the beneficiary.
Narrative	[Display] This field displays the default narration, based on the transaction.

3. Enter the serial number.
4. Click the **Ok** button.
5. The system displays the message "Do You Want to Continue". Click the **Ok** button.
6. The system displays the **BC Lost Status Update** screen.

BC Lost Status Update



Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable.
Date Updated	[Display] This field displays the date on which the status of the DD is being updated and is defaulted to current date.
Issue Date	[Display] This field displays the date on which the BC was Issued.
New Status	[Mandatory, Drop-Down] Select the status of the BC from the drop-down list. The options are: • Lost • Caution • Issued
Lost/Caution Details	[Mandatory, Alphanumeric, 120] Type the detailed description of the lost BC.

8. Click the **Ok** button.
9. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.
10. The system displays the **Authorization Reason** screen.
11. Enter the relevant information and click the **Grant** button.
12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
13. The system displays the **Document Receipt** screen.
14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
    OR
    Click the **Cancel** button.
15. The system displays the serial number. Click the **Ok** button.

1025 - Bill Payment

Using this option you can make credit card, electricity and other bill payments. All the companies where the customer payments are to be routed, are maintained in the **Company Master Maintenance** (Fast Path: BAM81) option.

Definition Prerequisites

- BAM81 - Company Master Maintenance

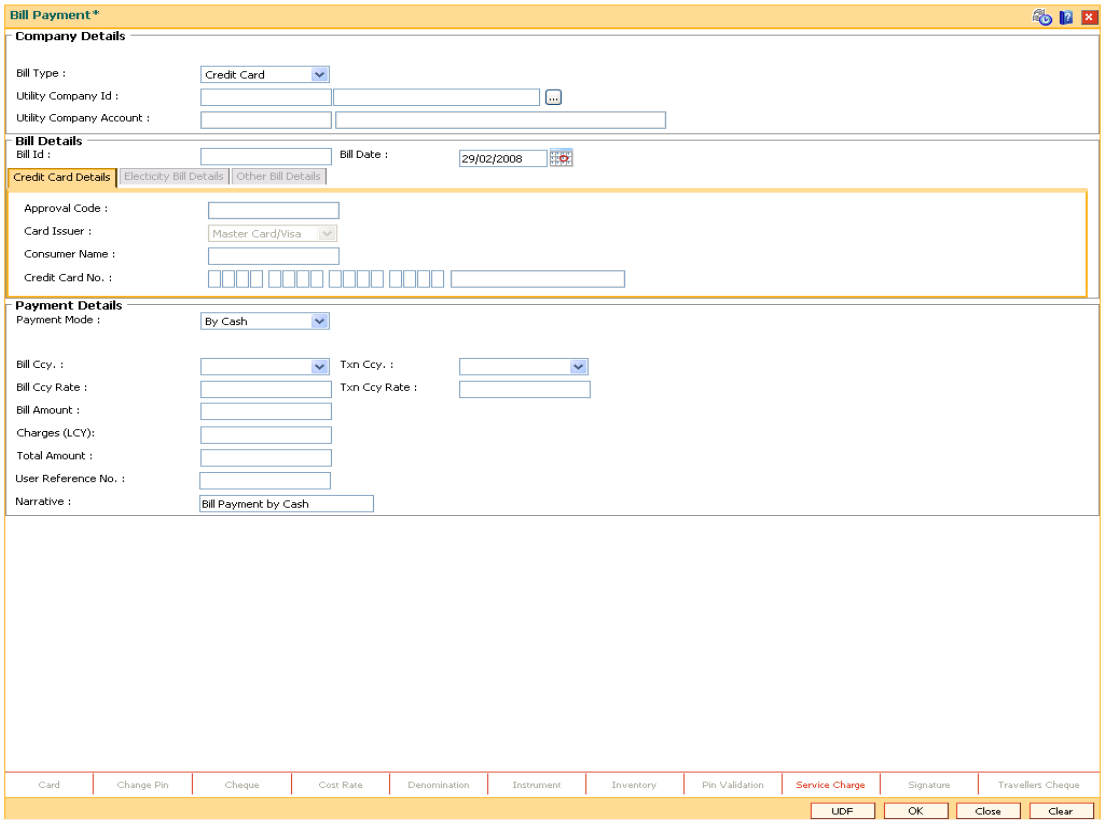
Modes Available

Not Applicable

To pay the bill

1. Type the fast path **1025** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > Bill Payment**.
2. The system displays the **Bill Payment** screen.

Bill Payment



Field Description

Field Name	Description
Bill Type	[Mandatory,Dropdown] Select the Bill type from the dropdown list.
Utility Company Id	[Mandatory, Picklist] Select the company for which the credit card payment is to be made. The options in this field are defined using the **Company Master Maintenance** (Fast Path: BAM81) option.

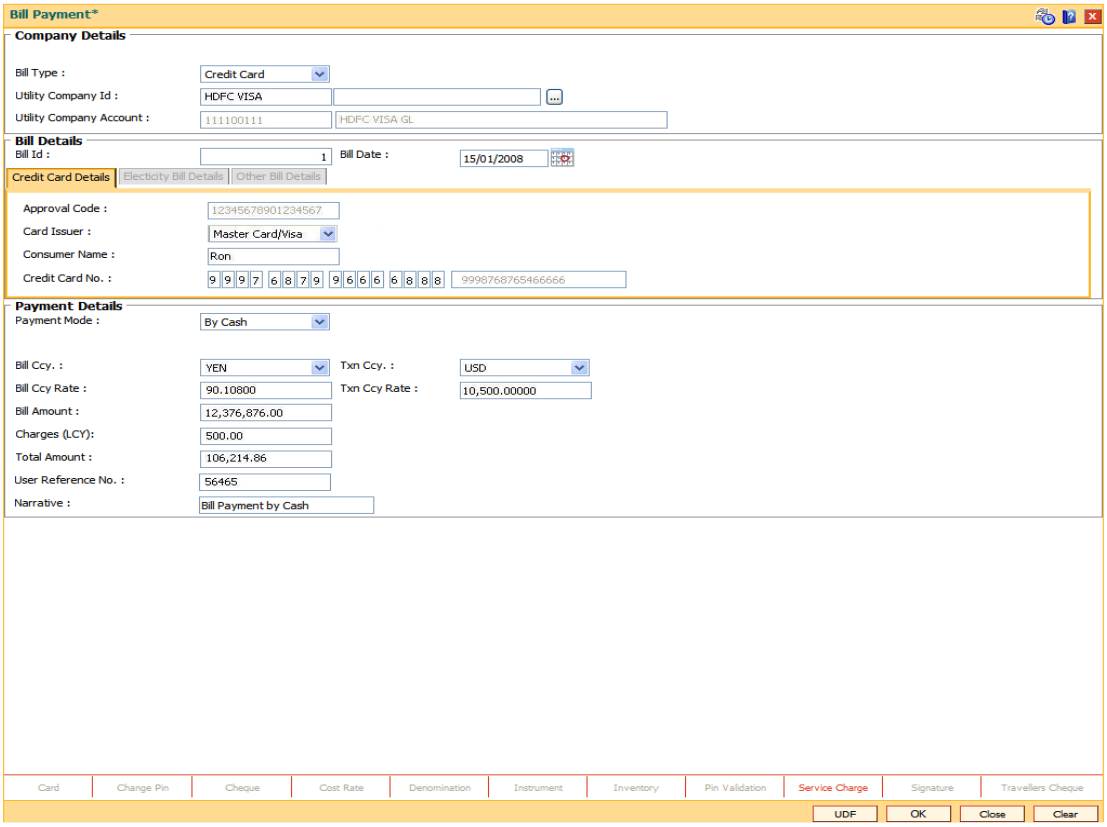
Field Name	Description
Utility Company Account	[Display] This field displays the account number of the company selected in the **Utility Company ID** field. This is the CASA/GL account number maintained for that company in the **Company Master Maintenance** (Fast Path: BAM81) option.
Bill Details	
Bill ID	[Mandatory, Numeric, 12] Type the bill ID for which the payment is being made.
Bill Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date on which bill was raised by the utility service provider from the pick list. By default, the system displays the current posting date as bill date.
Payment Details	
Payment Mode	[Mandatory, Drop-Down] Select the mode through which the payment is to be done from the drop-down list. The options are: • By Cash • By Account
Account No	[Conditional, Numeric, 14] Type the CASA account number from which the payment is to be made. The system checks for the valid status of the CASA account. The name of the account holder is displayed in the corresponding field. This field is enabled only if the **By Account** option is selected in the **Payment Mode** field.
Acct Ccy	[Display] This field displays the currency of the CASA account. It is the currency in which the bill will be paid. This field is displayed only if the **By Account** option is selected in the **Payment Mode** field.
Bill Ccy	[Mandatory, Drop-Down] Select the currency in which the bill is raised from the drop-down list.

Field Name	Description
Txn Ccy	[Conditional, Drop-Down] Select the currency of payment from the drop-down list. This field is displayed only if the **By Cash** option is selected in the **Payment Mode** field.
Acct Ccy. Rate	[Display] This field displays the rate at which account currency is converted into the local currency of the bank. By default the system displays the value as 1 in this field if the transaction currency and the local currency is same. This field is displayed only if the **By Account** option is selected in the **Payment Mode** field.
Bill Ccy Rate	[Display] This field displays the rate of conversion used for converting the bill currency to the local currency of the bank.
Txn Ccy Rate	[Conditional, Numeric, Three, Five] Type the rate at which transaction currency is converted into the local currency of the bank. By default the system displays the value as 1 in this field if the transaction currency and the local currency is same. This field is displayed only if the **By Cash** option is selected in the **Payment Mode** field.
Bill Amount	[Mandatory, Numeric, 13, Two] Type the amount of the bill to be paid.
Charges (Lcy)	[Display] This field displays the charges levied by the bank for the transaction.
Total Amount	[Display] This field displays the total amount levied by the bank for the payment of the utility bill.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration.

3. Select bill type from the drop-down and the utility company ID from the pick list.
4. Enter the bill details.
5. Based on the selected utility company ID, the system enables the appropriate tab.

6. Enter the required information in the tabs.

Credit Cards Details

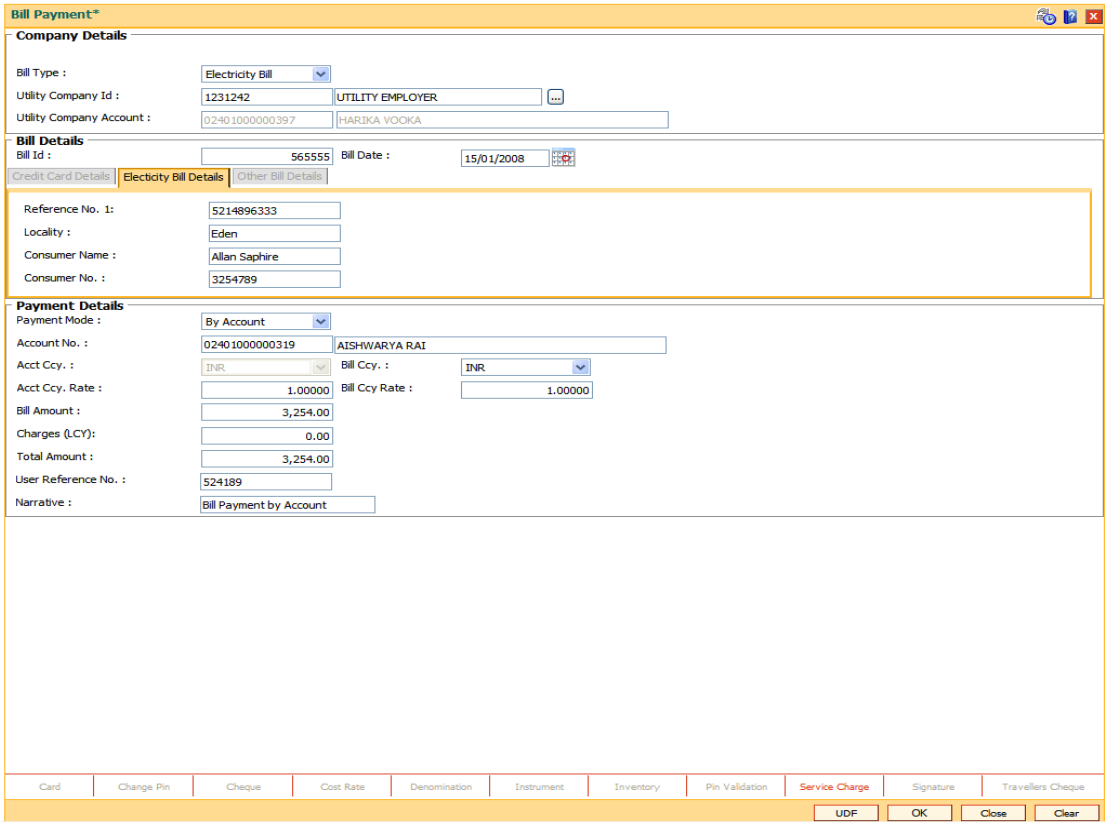


Field Description

Field Name	Description
Approval Code	This field is for future use.
Card Issuer	[Mandatory, Drop-Down] Select the type of credit card from the drop-down list. The options are: • American Express • Master Card/Visa • Others
Consumer Name	[Mandatory, Alphanumeric, 20] Type the consumer name.

Field Name	Description
Credit Card No	[Mandatory, Numeric, 16] Type the credit card number for which the payment is being made. The field length, for the various card selected in the Card Issuer field, are as follows: • American Express: 15 • Master Card/Visa: 16 • Others: 16 The system validates the accuracy of the credit card number based on the last digit of the credit card account number for the first two card types.

Electricity Bill Details

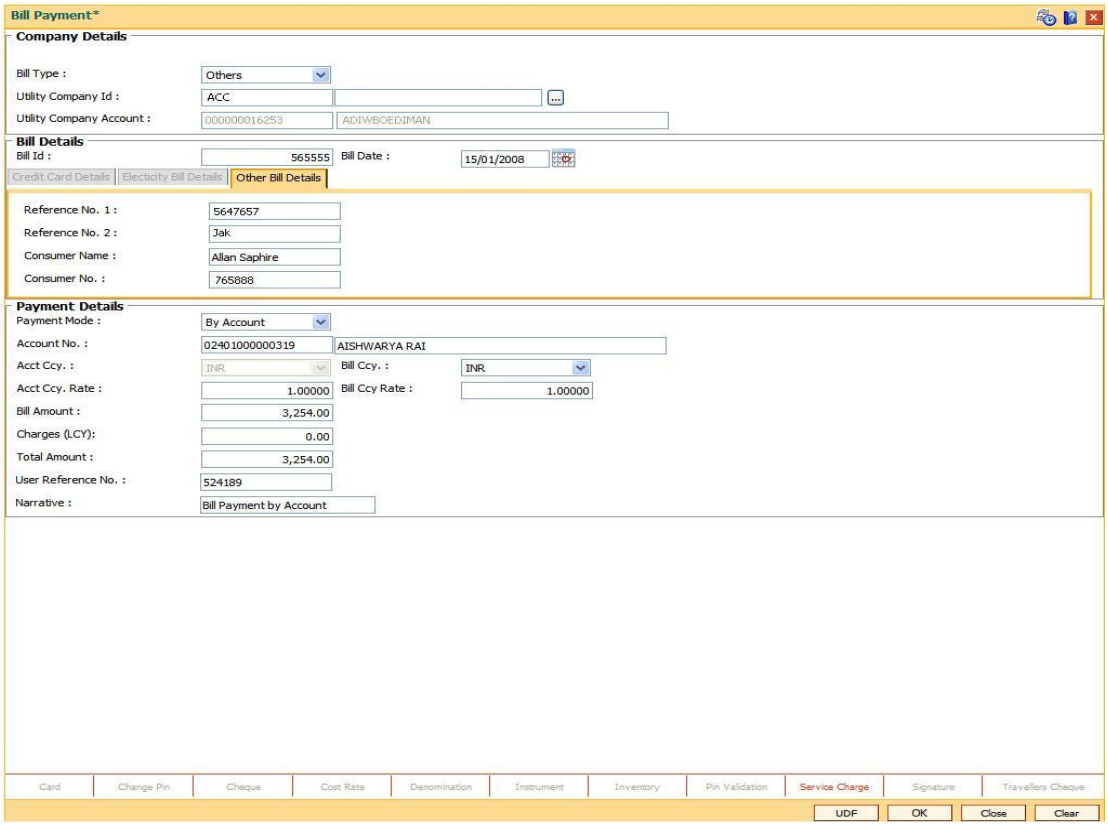


Field Description

Field Name	Description

Field Name	Description
Reference No. 1	[Mandatory, Alphanumeric, 120] Type the primary reference number. The reference number can be used for several reasons such as generating reports, tracking records etc.
Locality	[Mandatory, Alphanumeric, 120] Type the locality name of the consumer.
Consumer Name	[Mandatory, Alphanumeric, 20] Type the consumer name.
Consumer No	[Mandatory, Alphanumeric, 120] Type the consumer number. Consumer number is an identification number provided to the customer by respective utility service provider.

Other Bill Details



Field Description

Field Name	Description

Field Name	Description
Reference No 1	[Mandatory, Alphanumeric, 120] Type the primary reference number. The reference number can be used for several reasons such as generating reports, tracking records etc.
Reference No 2	[Mandatory, Alphanumeric, 120] Type the secondary reference number. The reference number can be used for several reasons such as generating reports, tracking records etc.
Consumer Name	[Mandatory, Alphanumeric, 20] Type the consumer name.
Consumer No	[Mandatory, Alphanumeric, 120] Type the consumer number. Consumer number is an identification number provided to the customer by respective utility service provider.

7. Enter the payment details.
8. Click the **Ok** button.
9. The system displays the transaction sequence number. The transaction sequence is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
10. The system displays the **Document Receipt** screen.
11. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
    OR
    Click the **Cancel** button.
12. The system displays the serial number. Click the **Ok** button.

6575 - Bill Payment By Cheque*

Using this option you can provide utility bill payment facility to all customers, who may or may not hold an account with the bank.

The bank accepts a cheque for the bill amount from the customer, to make payment of bill to the utility service provider. It allows them to pay their utility service bills (such as electricity, telephone, etc.) by cheques.

Definition Prerequisites

- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM28 - Endpoint Float Maintenance
- BAM27 - Calendar for Endpoint

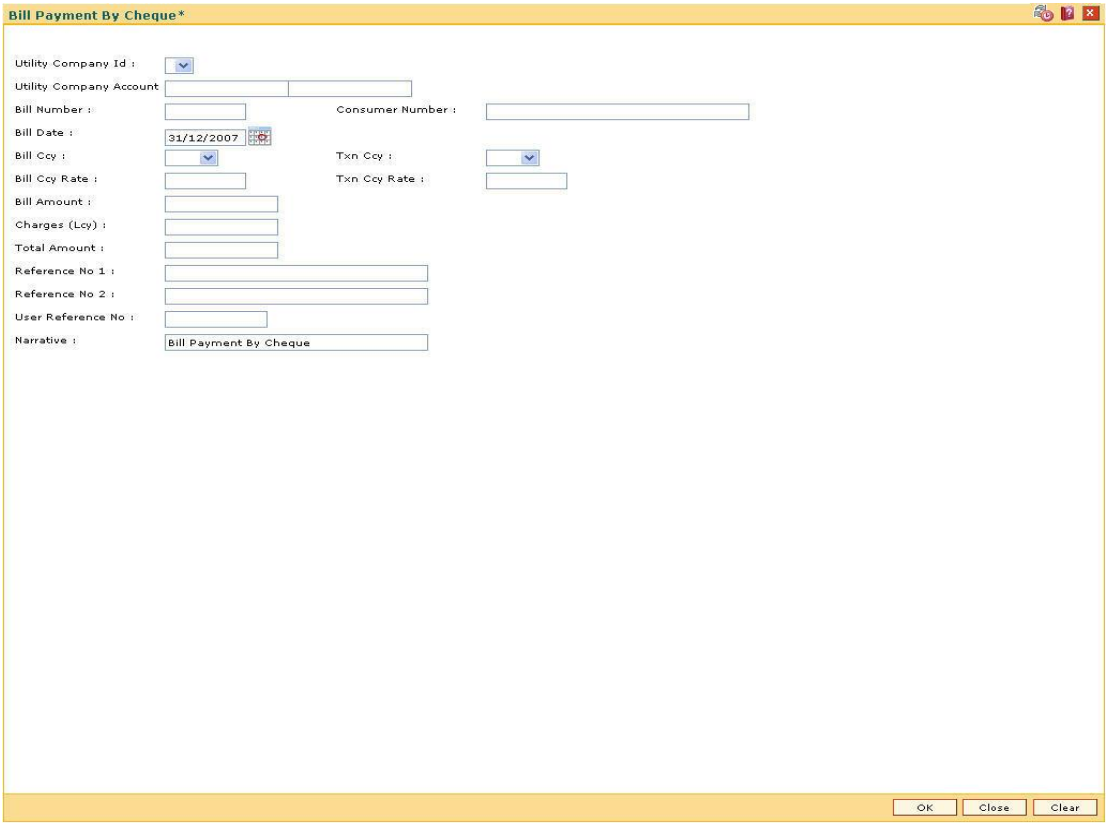
Modes Available

Not Applicable

To pay the bill against cheque

1. Type the fast path **6575** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > Bill Payment By Cheque**.
2. The system displays the **Bill Payment By Cheque** screen.

Bill Payment By Cheque



Field Description

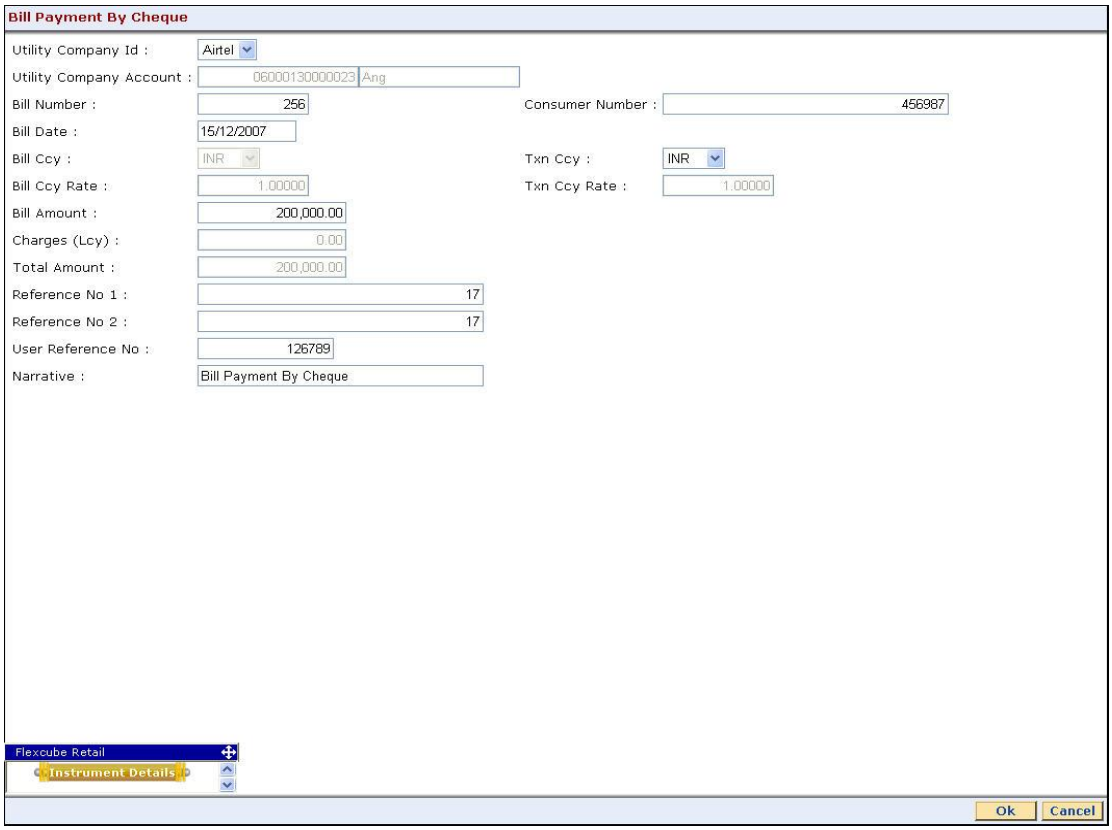
Field Name	Description
Utility Company Id	[Mandatory, Drop-Down] Select the utility company id from the drop-down list. It is the ID and name of the utility service provider for which the payment is being made.
Utility Company Account	[Display] This field displays the account number of the utility service provider. All credits towards bill payments will be received in this account.
Bill Number	[Mandatory, Numeric, 12] Type the number of the bill for which payment is being made.

Field Name	Description
Consumer Number	[Mandatory, Numeric, 40] Type the consumer number. Consumer number is an identification number provided to the customer by respective utility service provider.
Bill Date	[Mandatory, dd/mm/yyyy] Type the bill date. By default, the system displays the current posting date as bill date. The user can change the date, if required. This is the date on which bill was raised by utility service provider.
Bill Ccy	[Display] This field displays the currency in which the bill is payable.
Txn Ccy	[Mandatory, Drop-Down] Select the currency for cheque deposited by the customer from the drop-down list.
Bill Ccy Rate	[Display] This field displays the rate of conversion used for converting the bill currency to the local currency of the bank. The teller's right to change the bill currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the bill currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the transaction currency to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Bill Amount	[Mandatory, Numeric, 13, Two] Type the amount of the bill raised by the service provided.
Charges (Lcy)	[Display] This field displays the charges levied by the bank for providing the walk-in customer with the bill payment facility. The charges will be denominated in the local currency of the bank. These charges can be modified by clicking the Service Charge Details tab.

Field Name	Description
Total Amount	[Display] This field displays the total amount of the cheque that needs to be deposited by a walk-in customer for the payment of the utility bill. *Total Amount = Bill amount + Charges*
Reference No 1	[Mandatory, Numeric, 36] Type the primary reference number. The reference number can be used for several reasons such as generating reports, tracking records, etc.
Reference No 2	[Mandatory, Numeric, 36] Type the secondary reference number. The reference number can be used for several reasons such as generating reports, tracking records etc.
User Reference No	[Mandatory, Alphanumeric, 40] Type the user reference number. This is the user reference number assigned to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration.

3. Select the utility company ID from the drop-down list.
4. Enter the bill number, consumer number and bill date.
5. Select the transaction currency from the drop-down list.
6. Enter the bill amount and reference number 1 and 2.

Bill Payment By Cheque



7. Click the **Ok** button.
8. The system displays the **Instrument Details** screen.
9. Enter the relevant information and click the **Ok** button.
10. The system displays the **Bill Payment By Cheque** screen. Click the **Ok** button.
11. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.

5511 - Consolidated Remittance Batch Data Entry

Using this option bulk issuance of DD, BC and TT can be made against a customer's CASA account or a GL account. The instrument can be issued in any currency that the bank permits. All currencies in which the bank transacts are listed under Instrument Currency menu.

This option allows you to initiate the batch to make entries for bulk issuance of instruments. It is possible to modify the data entered and even undo a batch open process. Once the data entry batch for consolidated instrument issue is opened it has to be saved and validated by the teller and authorized by the supervisor.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM20 - Bank Codes Maintenance

- BAM97 - Currency Code Maintenance
- 8051 - CASA Account Opening
- IV001 - Stock Transaction
- CHM37 - Cheque book Issue

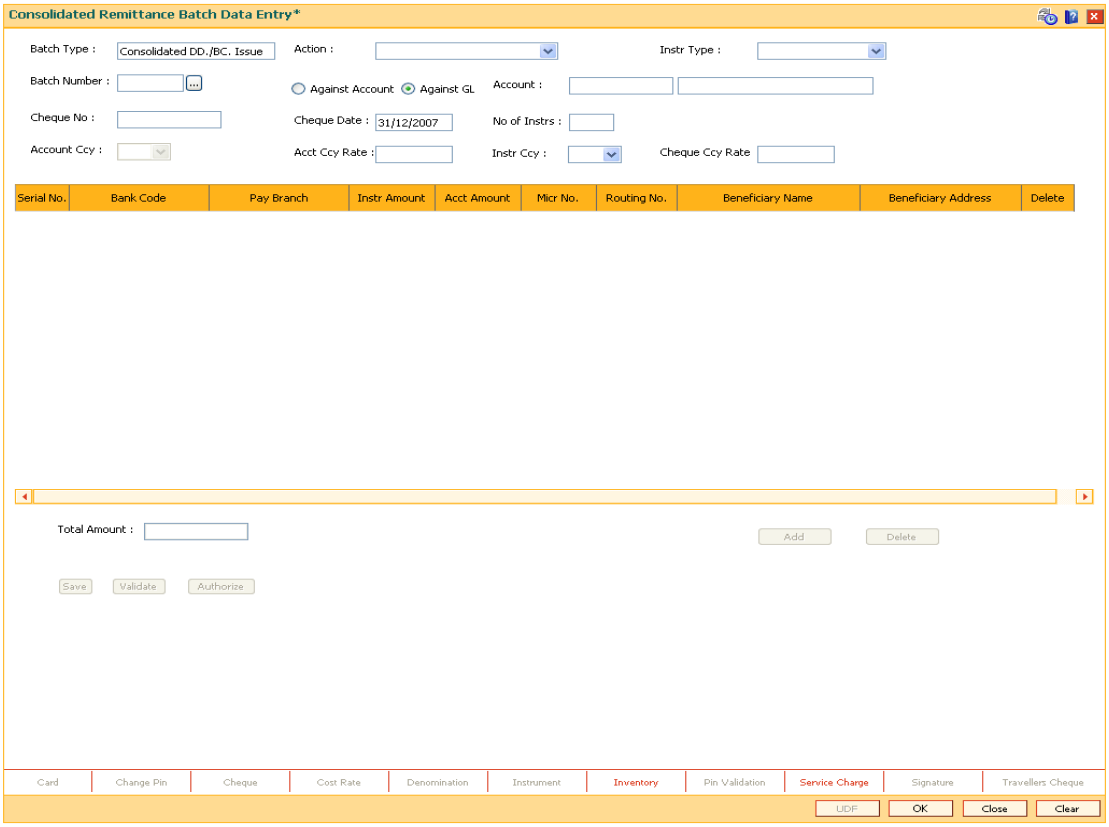
Modes Available

Not Applicable

To open the consolidated remittance data entry batch

1. Type the fast path **5511** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Data Entry > Consolidated Remittance Batch Data Entry**.
2. The system displays the **Consolidated Remittance Batch Data Entry** screen.

Consolidated Remittance Batch Data Entry



Field Description

Field Name	Description

Field Name	Description
Batch Type	[Display] This field displays the batch type. The batch type is defaulted when the screen is invoked by the user.
Action	[Mandatory, Drop-Down] Select the action to be performed by the teller from the drop-down list. The options are: • **Authorise Data Entry Batch** - Supervisor can authorize data entry batch opened • **Inquire Data Entry Batch** – Teller and supervisor can perform the inquiry function • **Modify Data Entry Batch** – Teller can modify the data entered • **Open Data Entry Batch** - Teller can perform the data entry in batch • **Reverse Data Entry Batch** – Teller and supervisor can reverse the data entry made in batch
Instr Type	[Mandatory, Drop-Down] Select the instrument type from the drop-down list. This is the type of instrument to be issued in batch. The options are: • DD • BC • TT
Batch Number	[Display] This field displays the batch number. The system generates a batch number, which is a serial number. This batch number needs to be noted down for future reference.
Against Account	[Mandatory, Radio Button] Click **Against Account** to issue the instruments against a CASA account.
Against GL	[Mandatory, Radio Button] Click **Against GL** to issue the instruments against a GL account.

Field Name	Description
Account	[Mandatory, Numeric, 16] Type the CASA number, if the **Against Account** option is selected or the GL account number, if the **Against GL** option is selected. This account will be debited towards issue of DD/BC/TT.
Cheque No	[Optional, Numeric, 12] Type the number of cheques submitted by a customer for the transaction to debit the CASA account.
Cheque Date	[Display] This field displays the default current process date. It indicates the date on which the instruments are issued.
No of Instrs	[Mandatory, Numeric, Three] Type the number of entries that are to be made in a batch. The number of entries should be greater than one, and maximum 100. Accordingly, the system generates rows for data entry.
Account Ccy	[Conditional, Drop-Down] Select the appropriate account currency from the drop-down list It is the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default. This field is mandatory, if the **Against GL** option is selected. This field is non-editable, if the **Against Account** option is selected.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Field Name	Description
Instr Ccy	[Mandatory, Drop-Down] Select the instrument currency from the drop-down list. This is the currency in which the transaction is taking place i.e. in which the instruments are issued. The transaction currency then gets converted to the account currency for posting to the account and to local currency of the bank for posting of GL entries.
Cheque Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the transaction or the instrument currency to the local currency of the bank. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Column Name	Description
Serial No	[Display] This column displays the serial number within the batch generated by system.
Bank Code	[Mandatory, Pick List] Select the name of bank on which the instruments shall be drawn from the pick list. The lists of banks on which the instrument can be issued are maintained in the **Issuer Maintenance** option and downloaded to the branch.
Pay Branch	[Mandatory, Pick List] Select the name of the branch where DD/BC/TT are payable from the pick list.
Instr Amount	[Mandatory, Numeric, 22] Type the amount for which the instrument is being issued. This is in terms of instrument currency.
Acct Amount	[Display] This column displays the instrument amount after conversion of the same in account currency.

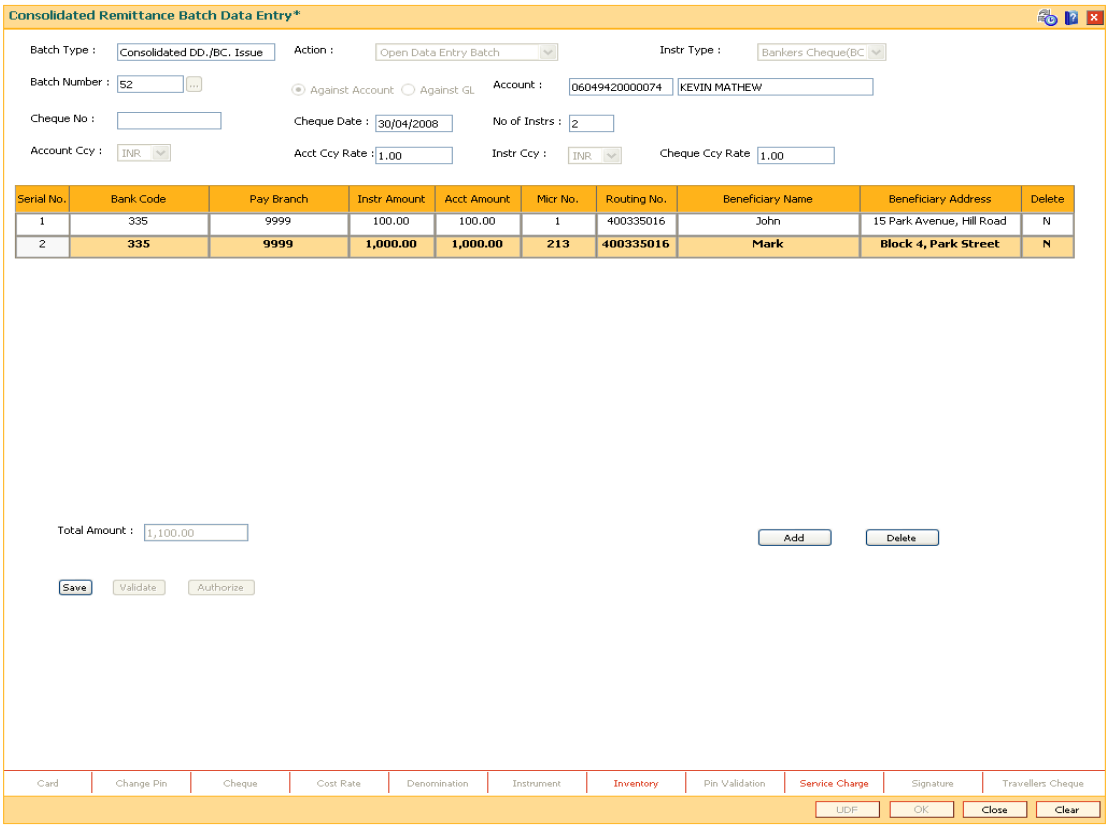
Column Name	Description
Micr No	[Mandatory, Numeric, 12] Type the MICR number. For every remittance instrument it is necessary to maintain an MICR number. This number is printed on the instrument if the instrument is expected to come in for clearing through inward clearing. A cross reference is maintained with the system generated serial number so that the user can track the instrument for any liquidation or enquiry done for the MICR number or the serial number.
Routing No	[Display] This column displays the routing number when the user enters the MICR number. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[38] *= Sector Code / Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option. Based on a branch level setup parameter the system may disallow banks own cheques being deposited.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of beneficiary of the instrument.
Beneficiary Address	[Mandatory, Alphanumeric, 40] Type the address of the beneficiary for record purpose.
Delete	[Display] This field displays the total of the all instruments issued in a particular batch in the transaction currency as well as the account currency.

[38](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Column Name	Description
Total Amount	[Display] This field displays the total of the all instruments issued in a particular batch in the transaction currency as well as the account currency.

3. Select the **Instr Type** from the drop-down list.
4. Select the **Open Data Entry Batch** option from the **Action** drop-down list.
5. Enter the number of instruments, cheque number and the account number.
6. Select the instrument currency from the drop-down list.
7. Click the **Ok** button.
8. The system displays the data entry section in the screen.
9. Enter the relevant information.

Consolidated Remittance Batch Data Entry



10. Click the **Save** button.
11. The system displays the message "Data Saved Successfully". Click the **OK** button.
12. Click the **Validate** button.
13. The system displays the message "Data Validated Successfully". Click the **OK** button.

Note: To change the number of instruments, modify the **No of Instr** field and click the **Modify** button. Accordingly, the number of data entry rows will change in the Data Entry screen. Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.

To modify the consolidated remittance data entry batch

1. Select the **Modify Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.
5. Modify the relevant information and click the **Save** button.
6. The system displays the message "Data Saved Successfully In the Database".
7. Click the **OK** button.
8. Click the **Validate** button.
9. The system displays the message "Batch Validated Successful. Authorisation pending..".

To authorize the consolidated remittance data entry batch

1. Select the **Authorize Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.
5. Click the **Auth** button.
6. The system displays the message "Batch Processing Successful at Host".

To reverse the consolidated remittance data entry batch

1. Select the **Reverse Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the message "Batch Reversed Successful".

To view the consolidated remittance data entry batch

1. Select the **Inquire Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.

8305 - DD Sale - Against Cash

Using this option, you can issue demand drafts to customers who do not have an account with the bank. Such customers can purchase DD against cash. You can maintain the details of the

instruments like number, date, amount, beneficiary details, etc. Subsequently you can liquidate the instrument by cancellation/payment/refund using the **DD Liquidation Inquiry** (Fast Path: 8310) option.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM56 - Currency Code Maintenance
- BAM20 - Bank Codes Maintenance
- 8051 - CASA Account Opening
- IV001 - Stock Transactions
- CHM37 - Cheque book Issue Maintenance

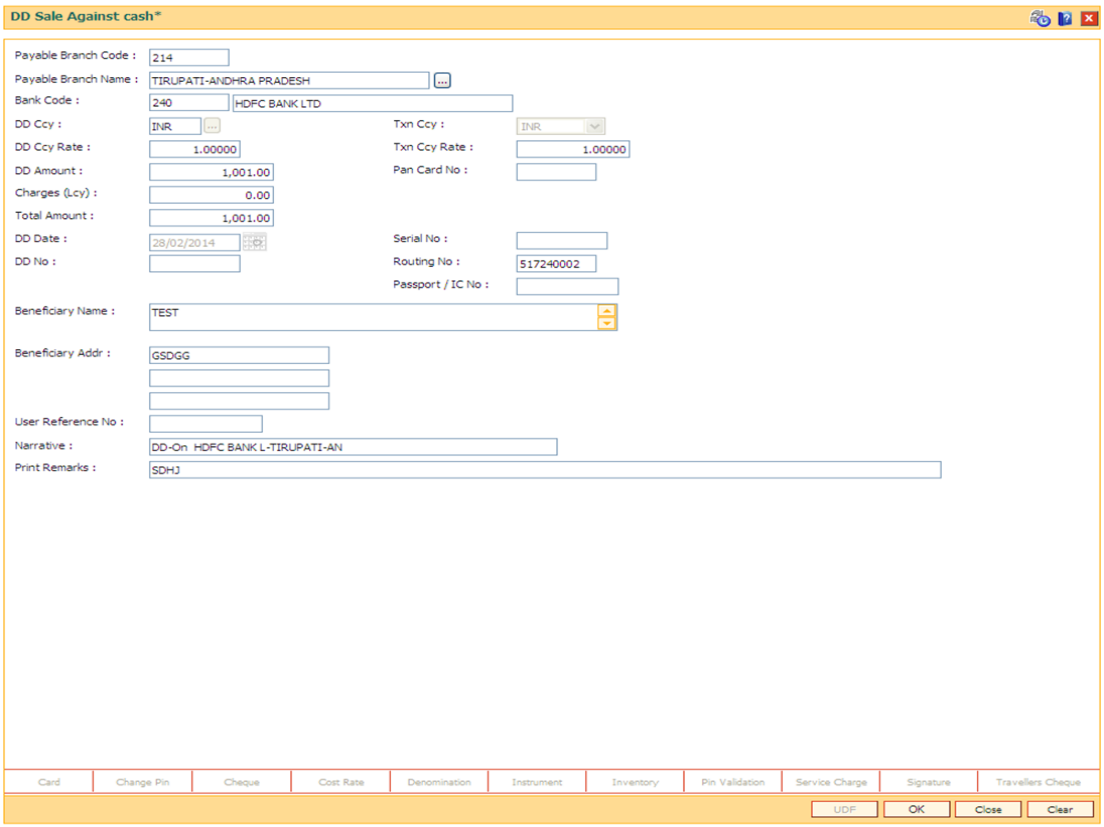
Modes Available

Not Applicable

To issue a demand draft against cash

1. Type the fast path **8305** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > DD Sale - Against Cash**.
2. The system displays the **DD Sale - Against Cash** screen.

DD Sale - Against Cash



Field Description

Field Name	Description
Payable Branch Code	[Display] This field displays the branch code where the DD will be paid. This is chosen as per the client's request.
Payable Branch Name	[Mandatory, Pick List] Select the payable branch name where the DD will be paid from the pick list. This is chosen as per the client's request.
Bank Code	[Display] This field displays the applicable bank code and name of the direct/correspondent bank for the selected payable location. **Note**: For a location where multiple banks are available as per correspondent banking arrangement you can select the desired bank.

Field Name	Description
DD Ccy	[Mandatory, Pick List] Select the DD currency from the pick list. The list of currencies set up and permissible for the transaction appears in the pick list. The DD will be issued in this currency. The DD currency then gets converted to the account currency for posting to the account, and to local currency of the bank for posting of GL entries.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is currency in which transaction takes place. This field, by default, displays the local currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
DD Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank. The teller's right to change the DD currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
DD Amount	[Mandatory, Numeric, 13, Two] Type the transaction amount. The DD will be issued for this amount. If the DD amount is more than the DD Limit amount defined for that Bank – Branch Issuer & Currency combination defined in **BAM38- DD Details screen**, system will ask for authorization to proceed
Pan Card No	[Conditional, Alphanumeric,10] Type the PAN card number. This field is mandatory if the cheque amount is above Rs.10000.

Field Name	Description
Charges (Lcy)	[Display] This field displays the charges that will be levied for DD issue. The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Total Amount	[Display] This field displays the amount that will be finally charged to the walk-in customer. This amount will be in the local currency of bank and will include the charges and the DD amount.
DD Date	[Display] This field displays the current posting date as demand draft date.
Serial No	[Display] This field displays the serial number. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
DD No	[Optional, Numeric, 12] Type the DD number.
Routing No	[Display] This field displays the routing number against which the DD has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[39] *= Sector Code / Bank Code + Branch Code*

[39](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 145] Type the name of the beneficiary of the DD.
Passport / IC No	[Optional, Alphanumeric, 30] Type the passport/IC number. It is the identification collected from the purchaser of the DD.
Beneficiary Addr	[Mandatory, Alphanumeric, 35] Type the contact address of the beneficiary. This is normally used for record purpose and provides additional information. The address can be entered in three lines.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.
Print Remarks	[Optional, Alphanumeric, 120] Type the remarks to be printed. It is used for instrument (BC/DD) printing purpose.

3. Enter the payable branch code.
4. Select the payable branch name and the DD currency from the pick list.
5. Select the transaction currency from the drop-down list.
6. Enter the DD amount, DD number, beneficiary name and address.
7. Click the **Inventory** and **Service Charge** details link. Click the **Ok** button.
8. Click the **Ok** button on the main screen.
9. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
10. The system displays the **Document Receipt** screen.
11. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
12. The system displays the message "Printed Successfully?". Click the **Ok** button.
13. Click the **Cancel** button.
14. The system displays the serial number. Click the **Ok** button.

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instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Note : For more Information on **Service Charge Details** and **Inventory Details** refer to the **Common Screens** option available in the ***Oracle FLEXCUBE Introduction User Manual***.

8306 - DD Sale - Against GL

Using this option, a DD is issued against the balance in the GL account. You can maintain the details of the instruments like number, date, amount, beneficiary details, etc. Subsequently you can liquidate the instrument by cancellation/payment/refund using the **DD Liquidation Inquiry** (Fast Path: 8310) option.

This transaction also supports multi-currency.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL codes Cross Ref Maintenance
- BAM20 - Bank Codes Maintenance
- IV001 - Stock Transaction

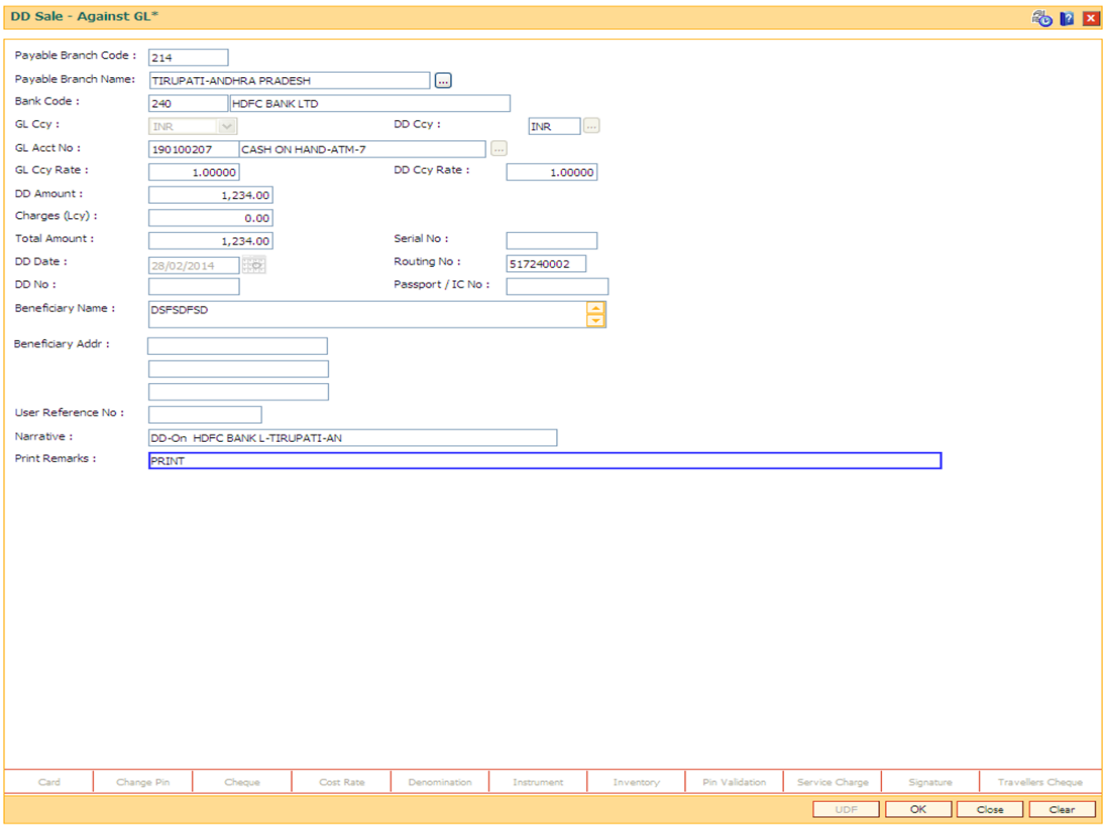
Modes Available

Not Applicable

To issue a demand draft against GL

1. Type the fast path **8306** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Remittance > DD Sale - Against GL**.
2. The system displays the **DD Sale - Against GL** screen.

DD Sale - Against GL



Field Description

Field Name	Description
Payable Branch Code	[Display] This field displays the payable branch code. This is the branch where the DD will be paid. This is chosen as per request of customer.
Payable Branch Name	[Mandatory, Pick List] Select the payable branch name from the pick list. This is the branch where the DD will be paid. This is chosen as per request of customer.
Bank Code	[Display] This field displays the applicable bank code and name of the direct/correspondent bank for the selected payable location.
GL Ccy	[Mandatory, Drop-Down] Select the GL currency from the drop-down list. This is the currency in which GL is maintained and should be debited. Whenever any transaction is posted to the GL, it is converted into the GL currency based on the exchange rate set up for the transaction.

Field Name	Description
DD Ccy	[Mandatory, Pick List] Select the currency of DD from the pick list. The DD should be issued in this currency. The DD currency then gets converted into the GL currency.
GL Acct No	[Mandatory, Pick List] Select the GL account number from the pick list. This is the GL number that needs to be debited towards issue of DD. The adjacent field displays the GL details.
GL Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the GL currency to the local currency of your bank. The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the GL currency are the same, the field takes a default value as 1, which cannot be modified.
DD Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank. This rate is defaulted from the exchange rates specified at the bank level. If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
DD Amount	[Mandatory, Numeric, 13, Two] Type the DD amount. This is the transaction amount. The DD will be issued for this amount. If the DD amount is more than the DD Limit amount defined for that Bank – Branch Issuer & Currency combination defined in **BAM38- DD Details screen**, system will ask for authorization to proceed.
Charges (Lcy)	[Display] This field displays the charges that will be levied for DD issue. The service charge codes are added and maintained in the **Rewards and Service Charges Definition** (Fast Path: BAM14) option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Total Amount	[Display] This field displays the amount that will be debited to the GL.

Field Name	Description
DD Date	[Display] This field displays the DD processing date. By default this field displays the current posting date as demand draft date.
Serial No	[Display] This field displays the serial number. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
DD No	[Optional, Numeric, 12] Type the DD number.
Routing No	[Display] This field displays the routing number against which the DD has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[40] *= Sector Code / Bank Code + Branch Code*
Beneficiary Name	[Mandatory, Alphanumeric, 145] Type the name of the beneficiary of the DD.
Passport / IC No	[Optional, Alphanumeric, 30] Type the passport or IC number of purchaser of DD.

[40](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
Beneficiary Addr	[Mandatory, Alphanumeric, 40] Type the contact address of the beneficiary. This is normally used for record purpose and provides additional information. The address can be entered in three lines.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays **DD.Sale Against GL**.
Print Remarks	[Optional, Alphanumeric, 120] Type the remarks to be printed. It is only used for instrument (BC/DD) printing purpose.

3. Enter the payable branch code and select the payable branch name from the pick list.
4. Select the GL currency from the drop-down list.
5. Select the DD currency and GL account from the pick list.
6. Enter the DD amount, DD number, DD date and beneficiary details.
7. Click the **Inventory** and **Service Charge** details link. Click the **Ok** button.
8. Click the **Ok** button on the main screen.
9. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
10. The system displays the **Document Receipt** screen.
11. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
12. The system displays the message "Printed Successfully?". Click the **Ok** button.
13. Click the **Cancel** button.
14. The system displays the serial number. Click the **Ok** button.

7783 - Demand Draft Inquiry

You can issue a duplicate demand draft with a new cheque number (MICR number) using the **Duplicate DD Print** option. Duplicate demand draft can be issued only for those demand drafts that have been marked as Lost or if the original print is mutilated. **Oracle FLEXCUBE** keeps a track of the duplicate demand drafts, based on the original serial number generated at the time of issuance.

Note: If the status of the instrument is Stale it cannot be reprinted.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM20 - Bank Codes Maintenance
- IV001 - Stock Transactions
- BAM56 - Currency Code Maintenance

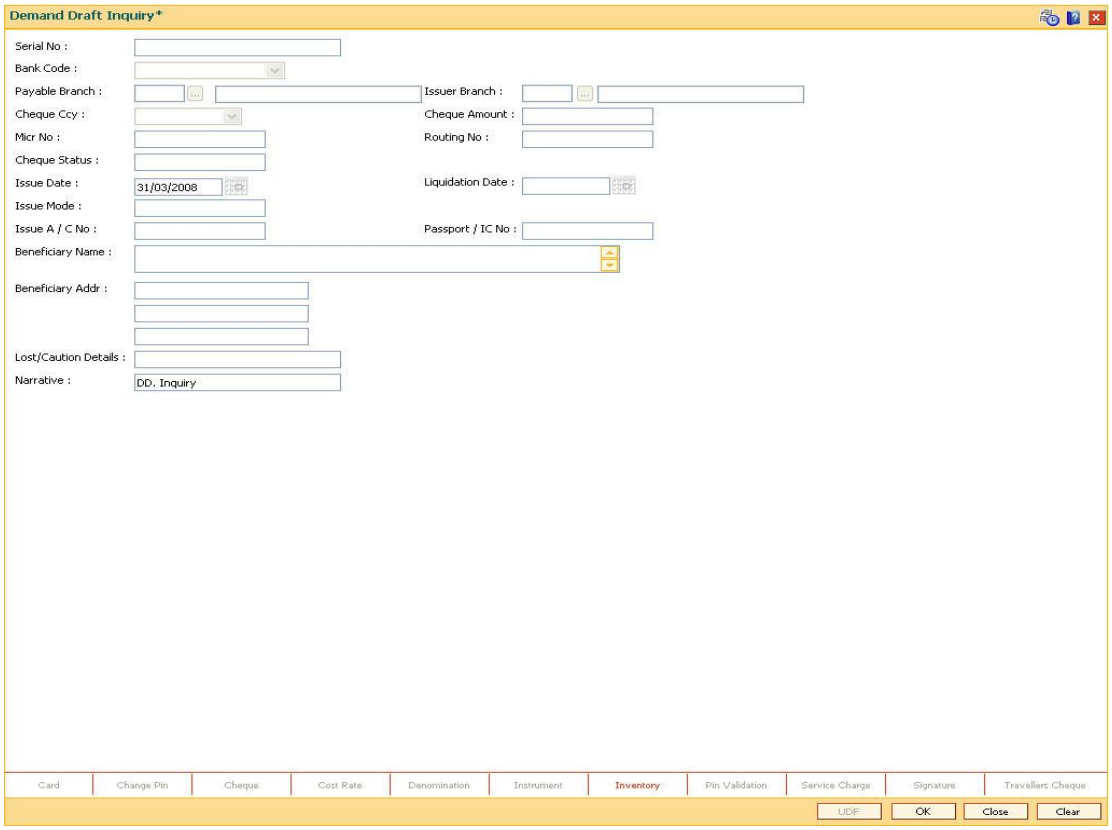
Modes Available

Not Applicable

To issue duplicate demand draft

1. Type the fast path **7783** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Remittance > Duplicate DD Print**.
2. The system displays the **Demand Draft Inquiry** screen.

Demand Draft Inquiry



Field Description

Field Name	Description

Field Name	Description
Serial No	[Mandatory, Numeric, 12] Type the **FLEXCUBE Retail** serial number of the DD for which duplicate DD is to be printed. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Bank Code	[Display] This field displays the bank on which the DD is drawn. The list of banks on which DDs can be issued are maintained in the Issuer Maintenance screen and downloaded to the branch. Normally banks draw DDs on themselves.
Payable Branch	[Display] This field displays the branch of the bank where the DD is payable.
Issuer Branch	[Display] This field displays the branch of the bank that has issued the DD.
Cheque Ccy	[Display] This field displays the currency in which DD was issued.
Cheque Amount	[Display] This field displays the amount for which the DD is issued. This amount is in the cheque currency.
MICR No	[Optional, Numeric, 12] Type the MICR number of the DD. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated/inquired upon by MICR number or the serial number.

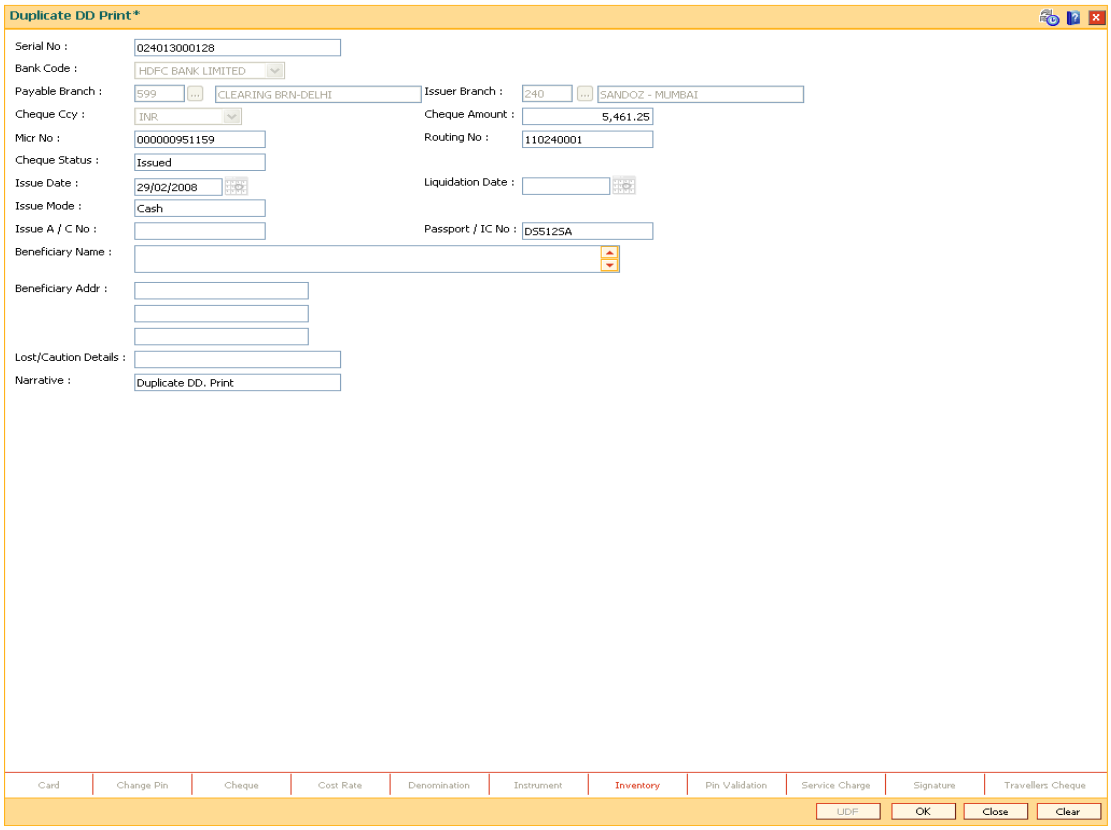
Field Name	Description
Routing No	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[41] *= Sector Code / Bank Code + Branch Code*
Cheque Status	[Display] This field displays the status of the DD at the time of printing the duplicate DD. The options are: • Issued • Cancelled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale Except for DDs marked as lost, all other status are marked by the system itself.
Issue Date	[Display] This field displays the date on which the DD was issued.
Liquidation Date	[Display] This field displays the date on which the DD was liquidated. This field will be blank if the DD is not liquidated as yet.

[41](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
Issue Mode	[Display] This field displays the mode of issue of the DD. For example, Against Cash, Against GL, etc.
Issue A/C No	[Display] This field displays the account number of the purchaser of DD.
Beneficiary Name	[Display] This field displays the name of beneficiary in whose favour the DD was drawn.
Passport / IC No	[Display] This field displays the identification details collected from the purchaser of the DD.
Beneficiary Addr	[Display] This field displays the address of beneficiary in whose favour the DD is drawn.
Lost/Caution Details	[Display] This field displays the lost/caution details.
Narrative	[Display] This field displays the default narration, based on the transaction.

3. Enter the serial number and press the **<Tab> or <Enter>** key.
4. Click the **Ok** button.
5. The system displays the message "Do You Want to continue?". Click the **Ok** button.
6. Enter the duplicate cheque number.
7. The system displays the **Duplicate DD Print** screen.

Duplicate DD Print



8. Click the **Ok** button.
9. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.
10. The system displays the **Authorization Reason** screen.
11. Enter the relevant information and click the **Grant** button.
12. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
13. The system displays the **Document Receipt** screen.
14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
15. The system displays the message "Printed Successfully?". Click the **Ok** button.
16. Click the **Cancel** button.
17. The system displays the serial number. Click the **Ok** button.

8310 - DD Liquidation Inquiry

Using this option you can liquidate a Demand Draft, (which is issued from the **Oracle FLEXCUBE** system), to pay by cash or credit a customer's CASA/TD account or credit the paying branch GL account. The payout can happen in any currency irrespective of the currency of the DD.

Each demand draft is tracked by means of a **FLEXCUBE** generated reference number assigned to it. The flow into or out of the inventory can be done using this reference number. During the online liquidation, the system enforces an inquiry on the DD to be liquidated using the reference number and depending on the status of the demand draft you can proceed with the liquidation.

Definition Prerequisites

- Demand Draft should be issued

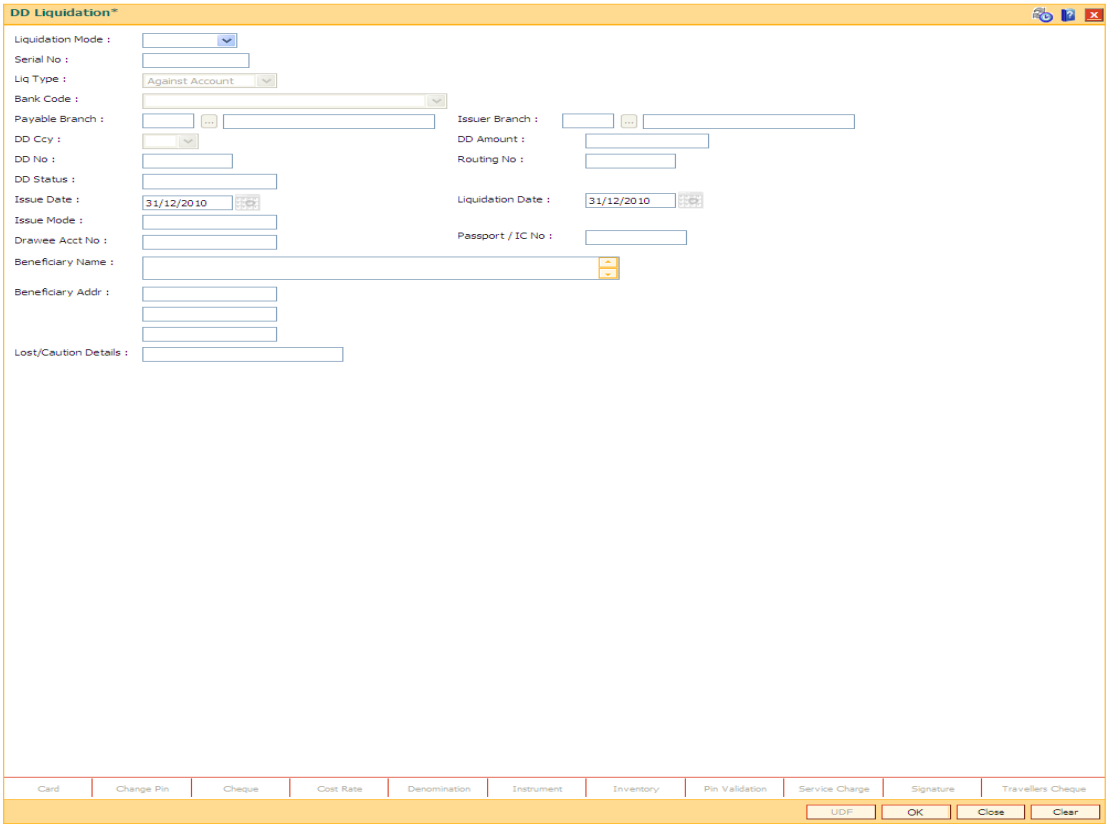
Modes Available

Not Applicable

To liquidate a demand draft

1. Type the fast path **8310** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > DD Liquidation**.
2. The system displays the **DD Liquidation Inquiry** screen.

DD Liquidation Inquiry



Field Description

Field Name	Description

Field Name	Description
Liquidation Mode	[Mandatory, Drop-Down] Select the reason for liquidation mode from the drop-down list. The options are: • Cancellation - Purchaser of DD wants payment after cancellation of the instrument. System allows cancelling the Demand Draft which was stale, using this option. • Payment – Beneficiary of DD wants payment of the instrument. • Refund – Purchaser has lost the instrument or does not need the same. Hence refund of money is desired.
Serial No	[Mandatory, Numeric, 12] Type the **FLEXCUBE Retail** serial number of the DD to be liquidated. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Liq Type	[Mandatory, Drop-Down] This field displays the mode of payment of DD proceeds to beneficiary / purchaser. The options are: • Cash • Against GL • Against Account • Against TD Account
Bank Code	[Display] This field displays the bank on which the DD is drawn. The list of banks on which DDs can be issued are maintained in the **Issuer Maintenance** option and downloaded to the branch. Normally banks issue DDs drawn on them.
Payable Branch	[Display] This field displays the branch of the bank where the DD is payable.

Field Name	Description
Issuer Branch	[Display] This field displays the branch of the bank that has issued the DD.
DD Ccy	[Display] This field displays the currency in which DD was issued.
DD Amount	[Display] This field displays the amount for which the instrument is issued. This amount is in the currency of the instrument.
DD No	[Display] This field displays the MICR number of the DD. For every remittance instrument, the user needs to maintain a MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated/inquired upon by the MICR number or the serial number.
Routing No	[Display] This field displays the routing number against which the DD has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[42] *= Sector Code / Bank Code + Branch Code*

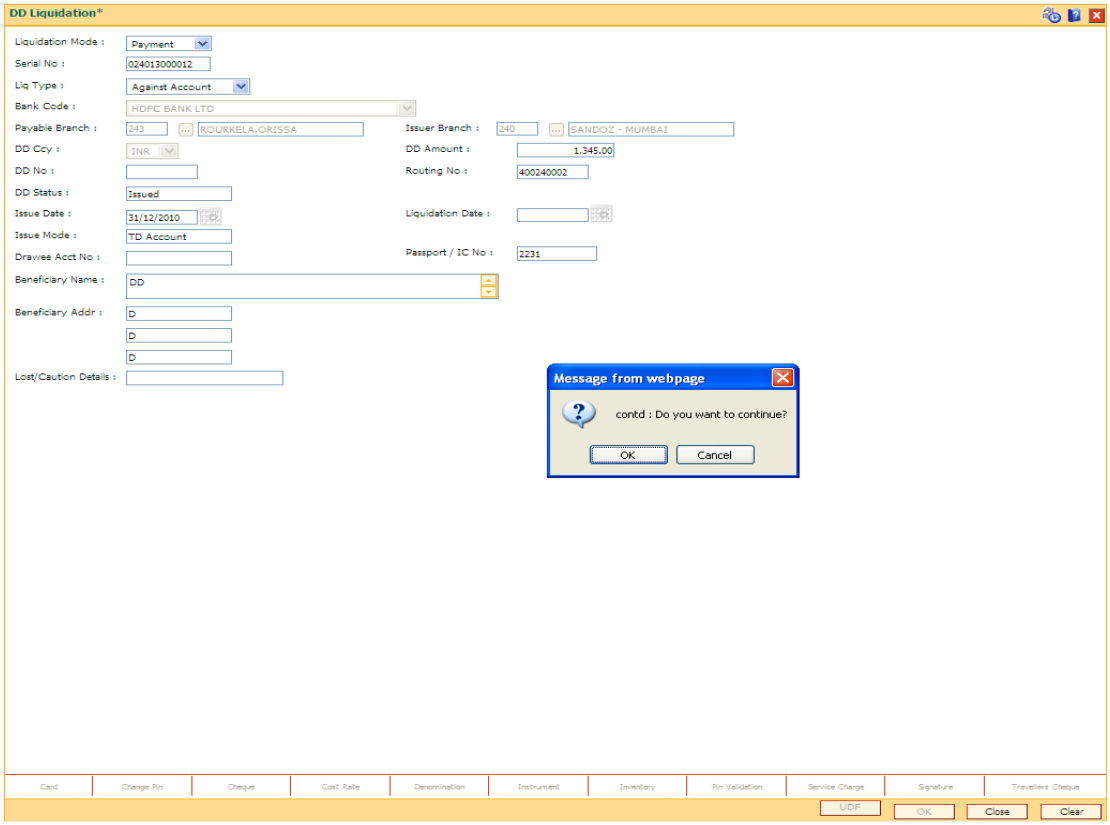
[42](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
DD Status	[Display] This field displays the status of the DD at the time of liquidation. The options are: • Issued • Cancelled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale Except for DDs marked as lost, all other status are marked by the system itself.
Issue Date	[Display] This field displays the date on which the DD was issued.
Liquidation Date	[Display] This field displays the date on which the DD was liquidated. It should be blank if the DD is not liquidated as yet.
Issue Mode	[Display] This field displays the mode of issue of the DD. For example, Against Cash, Against GL etc.
Drawee Acct No	[Display] This field displays the account number of the drawee with DD issue branch.
Beneficiary Name	[Display] This field displays the name of beneficiary in whose favor the DD was drawn.
Passport / IC No	[Display] This field displays the identification details collected from the beneficiary of the DD.
Beneficiary Addr	[Display] This field displays the address of beneficiary in whose favor the DD was drawn.

Field Name	Description
Lost/Caution Details	[Display] This field displays the details that are entered for lost/caution DD's.

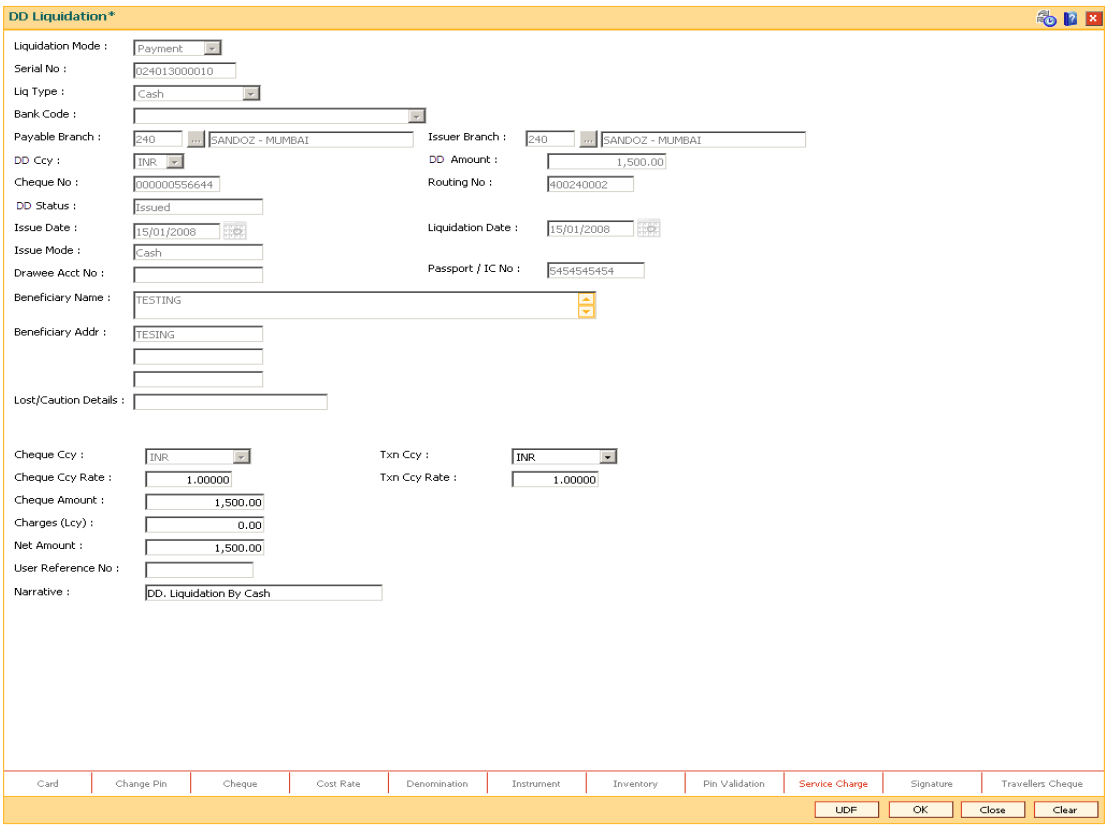
3. Select the liquidation mode from the drop-down list.
4. Enter the serial number and press<tab> key.
5. If the flag is checked for the issuer of the demand draft, **FLEXCUBE** will give an appropriate error message "CorrespondentBank: Correspondent Bank Instrument is not permitted".
6. Select the liquidation type from the drop-down list.
7. Click the **Ok** button. The system displays the message "Do You Want to Continue".

DD Liquidation Inquiry



8. Click the **Ok** button.
9. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.
10. Enter the required information in the various screens.

DD Liquidation By Cash

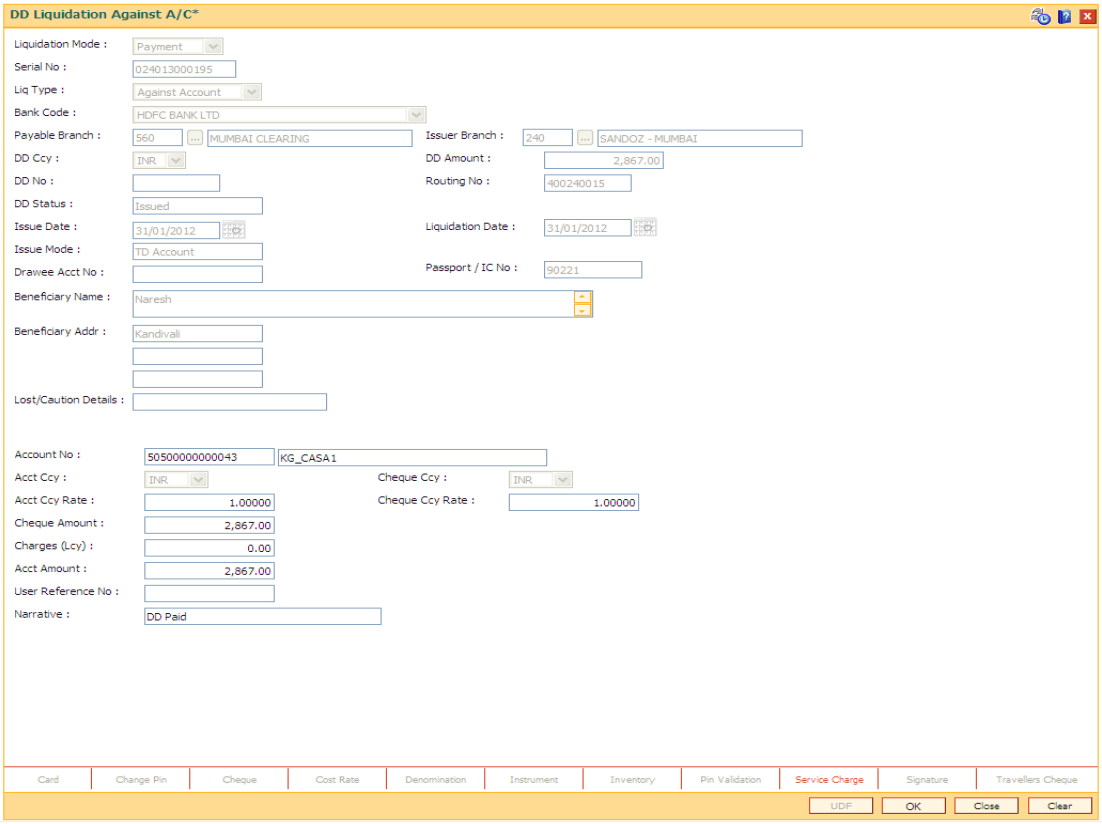


Field Description

Field Name	Description
DD Ccy	[Display] This field displays the currency in which the DD has been issued.
Txn Ccy	[Mandatory, Drop-Down] Type the transaction currency in this field. This field displays the currency in which transaction is taking place.
DD Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank. This rate is defaulted from the exchange rates specified. If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Field Name	Description
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
DD Amount	[Display] This field displays the amount for which the DD is issued. This amount is in the currency of the DD.
Charges (LCY)	[Display] This field displays the charges that will be levied on the account for DD liquidation. The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Net Amount	[Display] This field displays the net amount of DD liquidation transaction, which is to be paid out to customer. This amount will be equal to DD amount net of charges involved in the liquidation transaction. This amount will be shown in the transaction currency
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory,Alphanumeric,40] This field displays the default narration, based on the transaction.

DD Liquidation Against A/c

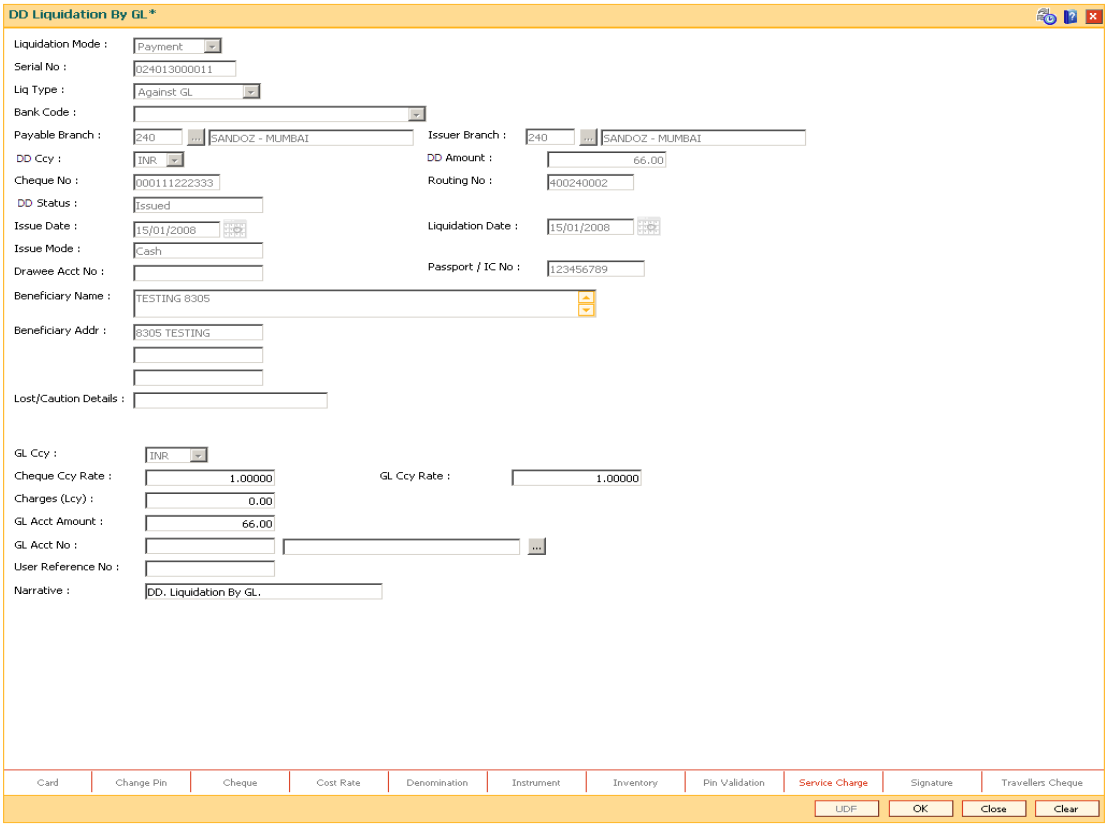


Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the CASA account number which will be credited with DD liquidation proceeds. The adjacent field displays the name of the customer.
Acct Ccy	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Cheque Ccy	[Display] This field displays the currency in which the DD has been issued. The cheque currency is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.

Field Name	Description
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Cheque Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Cheque Amount	[Display] This field displays the amount for which the DD is issued. This amount is in the currency of the DD.
Charges (Lcy)	[Display] This field displays the charges in local currency that will be levied for the liquidation of DD. The service charge codes are added and maintained in the **Service Charge Code** Maintenance option. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The system displays the total of all the service charges if more than one SC code is attached to the transaction. The default SC can be changed by selecting the **Service Charge Details** button.
Acct Amount	[Display] This field displays the amount that will be finally credited to the CASA account. This amount will be in the currency of the account and will be equal to the DD amount net of charges recovered.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.

DD Liquidation By GL

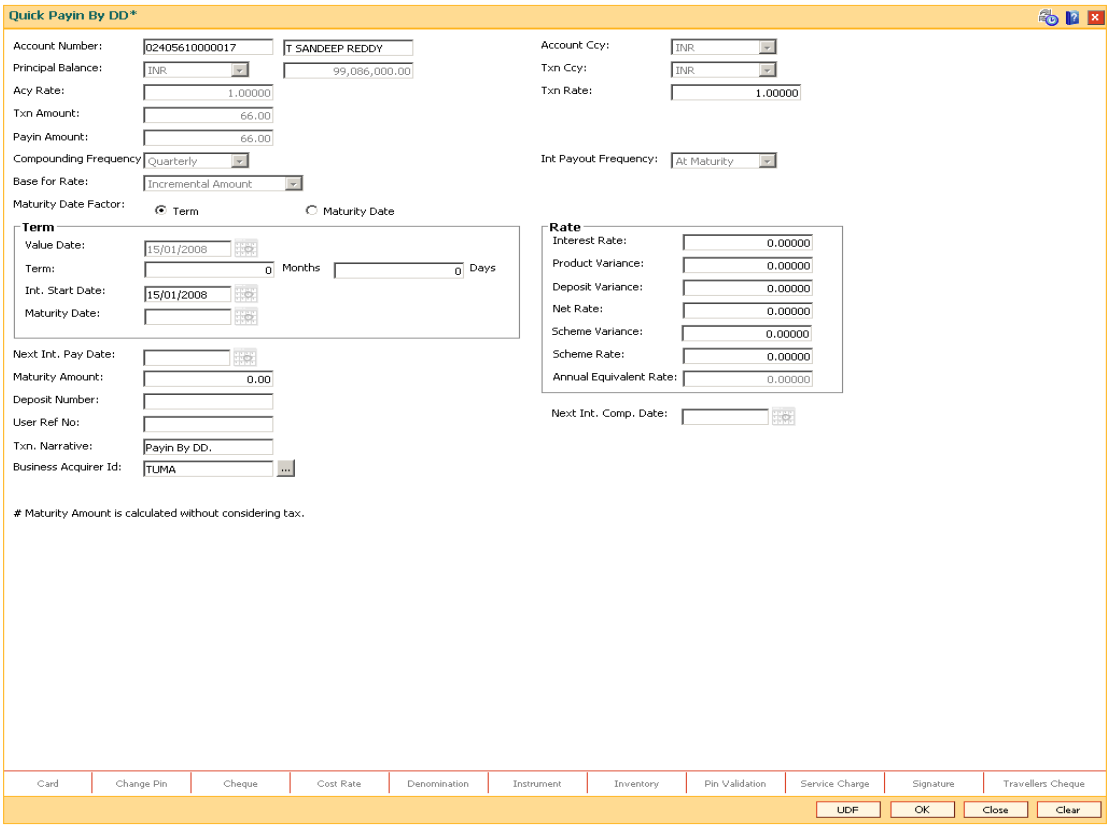


Field Description

Field Name	Description
GL Ccy	**[Display]** **This field displays GL currency.** **This is the currency of the GL that will be credited when the DD is liquidated The GL currency then gets converted to the local currency of the bank for posting of GL entries.**
Cheque Ccy Rate	**[Display]** **This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank.** **The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.** **If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.**

Field Name	Description
GL Ccy Rate	**[Display]** **This field displays the rate of conversion to be used for converting the GL currency to the local currency of the bank.** **The teller's right to change the GL currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable.** **If both the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.**
Charges (Lcy)	[Display] This field displays the charges levied by the bank for liquidating the DD. The charges will be levied in the local currency of the bank.
GL Acct Amount	[Display] This field displays the amount that will be finally credited to the GL account. This amount will be in the currency of the GL and will be equal to DD amount net of charges recovered.
GL Acct No	[Mandatory, Pick List] Select the GL account number which shall be credited with DD liquidation proceeds from the pick list. The adjacent field displays the description of GL.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.

Quick Payin By DD



Field Description

Field Name	Description
Account Number	[Mandatory, Numeric, 14] Type the TD account number in which you want to do the pay-in. The name of the account holder is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency assigned to the product at the product level under which the account is opened. All the entries posted in the account are in the account currency. For example, if the currency assigned to a TD product is USD, the account opened under that product has USD as its account currency.
Principal Balance	[Display] This field displays the principal balance of the TD account. Principal balance is the sum of the principal amount of all the deposits, falling under a single TD account. The account currency is displayed in the adjacent field.
Txn Currency	[Display] This field displays the transaction currency.

Field Name	Description
Acy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Txn Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded.
Payin Amount	[Display] This field displays the payin amount based on the DD amount.
Txn Amount	[Display] This field displays the transaction amount.
Compounding Frequency	[Display] This field displays the compounding frequency.
Int Payout Frequency	[Display] This field displays the time interval at which the pay out for TD will be made.
Base for rate	[Display] This field displays the base for rate for the account. The options are: • Incremental Amount – The deposit amount is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit. • Cumulative For The Deposit – The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for this deposit. • Cumulative For All Deposits - The sum total of all the deposits under the TD Account (including this new deposit), is considered as the base, and the interest rate defined at the product level slabs is applied as the interest rate for all deposits under this account.
Maturity Date Factor	[Mandatory, Radio Button] Click the appropriate option. The options are: • Term • Maturity Date

Field Name	Description
Term	
Value Date	[Display] This field displays the value date. The value date signifies the date from which the TD is effective.
Term	[Conditional, Numeric, Four, Four] Type the term in months and days for which the TD is being initiated. The term should be within the maximum and minimum limits specified at the product level. This field is enabled if the**Term** option is selected in the **Maturity Date Factor** field.
Int Start Date	[Display] This field displays the payin start date.
Maturity Date	[Display] This field display the date on which the new deposit will mature.
Rate	
Interest Rate	[Display] This field displays the rate of interest for the new TD account.
Product Variance	[Display] This field displays the product variance. The product variance is the interest variance defined at the product level for the slab in which TD principal balance and term fits in.
Deposit Variance	[Mandatory, Numeric, Two, Five] Type the deposit variance defined for the particular term deposit under the TD account. The variance specified should be within the minimum and maximum variance specified at the product level.
Net Rate	[Display] This field displays the rate at which the interest is paid against the deposit. *Net Rate = Interest Rate (At deposit level) + Deposit Variance + Product Variance* The net rate should be within the minimum and maximum interest rate, specified at the product level.
Scheme Variance	[Display] This field displays the scheme variance.

Field Name	Description
Scheme Rate	[Display] This field displays the scheme rate.
Annual Equivalent Rate	[Display] This field displays the annual equivalent rate. AER is the annualized rate of return which the bank pays to the customer. It is a regulatory requirement that the bank publishes the AER for the entire deposits product as a part of the product brochures as well as when interest is finally paid out to the customer, the AER is to be published along with the actual interest rate which is paid to the customer. So for all deposits, including CASA, Term Deposits, Notice and structured deposits AER should be computed and displayed. The calculation of the AER depends on the number of compounding cycles and also the rate of the deposit. AER is calculated at the time of account opening. AER is re-calculated whenever there is a change in the interest rate for the deposits.
Next Int. Pay Date	[Display] This field displays the next interest pay date. Depending on the Interest Payout Frequency interval specified, the system calculates the next interest due date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Payout Date = 31/03/2004.
Next Int. Comp. Date	[Display] This field displays the next interest compounding date. Depending on the Interest Compounding Frequency duration specified, the system calculates the next interest compounding date. Consider the following example: Interest Payout Frequency = Quarterly Interest Compounding Frequency = Monthly Deposit initiated date = 31/12/2003 Next Interest Compounding Date = 31/01/2004.
Maturity Amount	[Display] This field displays the total amount to be received on the maturity of the deposit. This amount is inclusive of the TDS, if any.

Field Name	Description
Deposit Number	[Display] This field displays the deposit number of the customer. The deposit number signifies the number of deposits opened in an account. The deposit number is incremented every time a new deposit is created in an account. It may or may not be created due to interest payout or renewal.
User Ref No	[Optional, Alphanumeric, 40] Type the user reference number.
Txn. Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration "Payin By DD".
Business Acquirer Id	[Mandatory, Pick List] Select the business acquirer id from the pick list. By default, the system displays the teller id who has performed the transaction.

11. Click the **UDF** button. The system displays the **UDF Details** screen.
12. Enter the relevant details and click the **Validate** button. The system displays the message "Validation procedure completed".
13. Click the **Ok** button. The system displays the main screen.
14. Click the **Ok** button.
15. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
16. The system displays the **Document Receipt** screen.
17. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
18. The system displays the message "Printed Successfully?". Click the **Ok** button.
19. Click the **Cancel** button.
20. The system displays the serial number. Click the **Ok** button.

8309 - BC Liquidation

Using this option you can liquidate (cancellation, payment or refund) a BC issued by the bank. Cancellation is done in case customer has requested for issue of BC and has reverted to bank to cancel the same. Payment of BC is done by the beneficiary of the BC. Refund of BC is similar to BC cancellation from a FLEXCUBE processing perspective.

Definition Prerequisites

- 8307 - BC Liquidation Inquiry

- Valid BC instrument should be issued

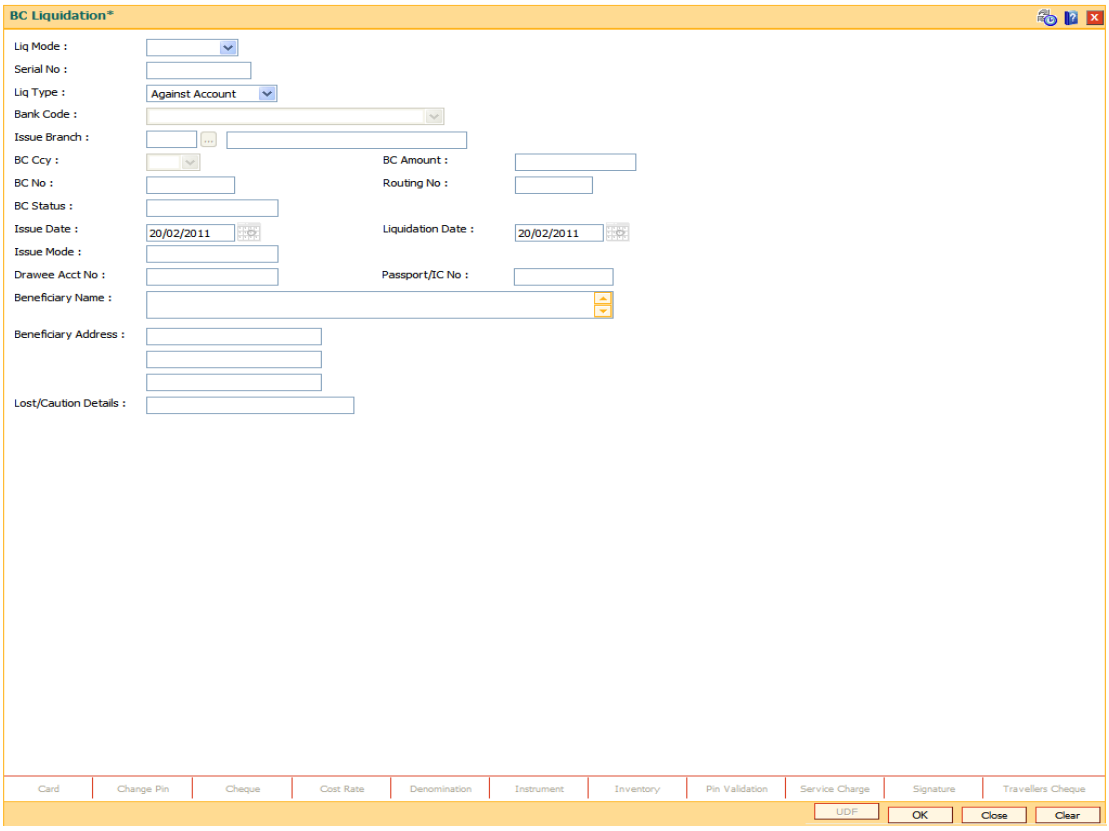
Modes Available

Not Applicable

To inquiry the external lien history

1. Type the fast path **8309** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > BC Liquidation**.
2. The system displays the **BC Liquidation** screen.

BC Liquidation



Field Description

Field Name	Description

Field Name	Description
Liq Mode	[Mandatory, Drop-Down] Select the liquidation mode for BC from the drop-down list. The options are: • **Cancellation** - Purchaser of BC wants payment against the instrument. • **Payment** – Beneficiary of BC wants payment against the instrument. • **Refund** – Purchaser has lost the instrument and wants the money refunded.
Serial No	[Mandatory, Numeric, 12] Type the **FLEXCUBE Retail** serial number of the BC to be liquidated. The BC should be a valid BC issued by your bank. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Liq Type	[Mandatory, Drop-Down] Select the BC type of liquidation from the drop-down list. The options are: • Cash • Against GL • Against Account • Against TD Account
Bank Code	[Display] This field displays the issuer of the BC.
Issuer Branch	[Display] This field displays the branch of the bank that has issued the BC.
BC Ccy	[Display] This field displays the currency in which the BC is issued.

Field Name	Description
BC Amount	[Display] This field displays the amount for the BC. This amount is in the currency of the BC.
BC No	[Display] This field displays the cheque number of the BC. This is the MICR number of the BC. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number.
Routing No	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. ***Routing Number***[43] *= Sector Code / Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Fast Path: STM59) option.

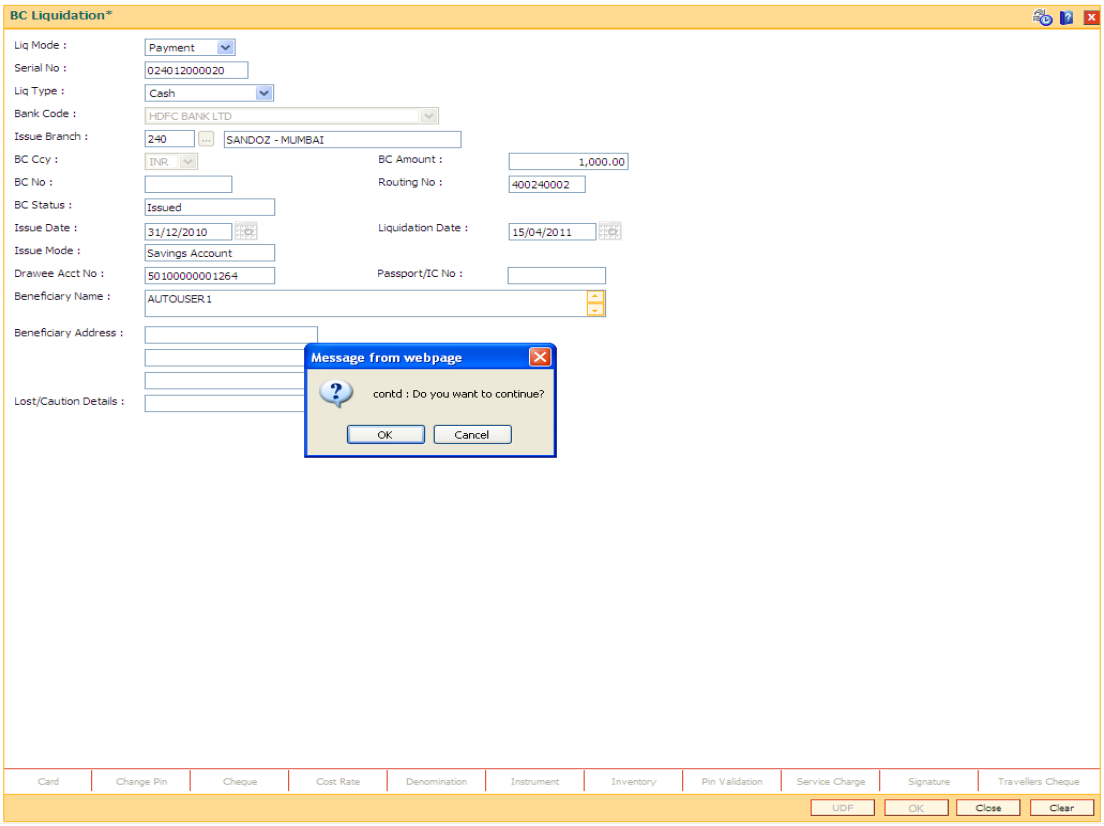
[43](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
BC Status	[Display] This field displays the status of the BC. The options are: • Issued • Canceled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale Except for BCs marked as lost, all other status are marked by the system itself.
Issue Date	[Display] This field displays the date on which the BC is issued.
Liquidation Date	[Display] This field displays the liquidation date. This field is blank while performing an inquiry.
Issue Mode	[Display] This field displays the mode of issue of the BC. For example, Against Cash, Against GL etc.
Drawee Acct No	[Display] This field displays the drawee account number of the issuer bank.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the BC.
Passport / IC No	[Display] This field displays the identification collected from the beneficiary of the BC.
Beneficiary Addr	[Display] This field displays the contact address of the beneficiary.

Field Name	Description
Lost/ Caution Details	[Display] This field displays the lost/ caution details.

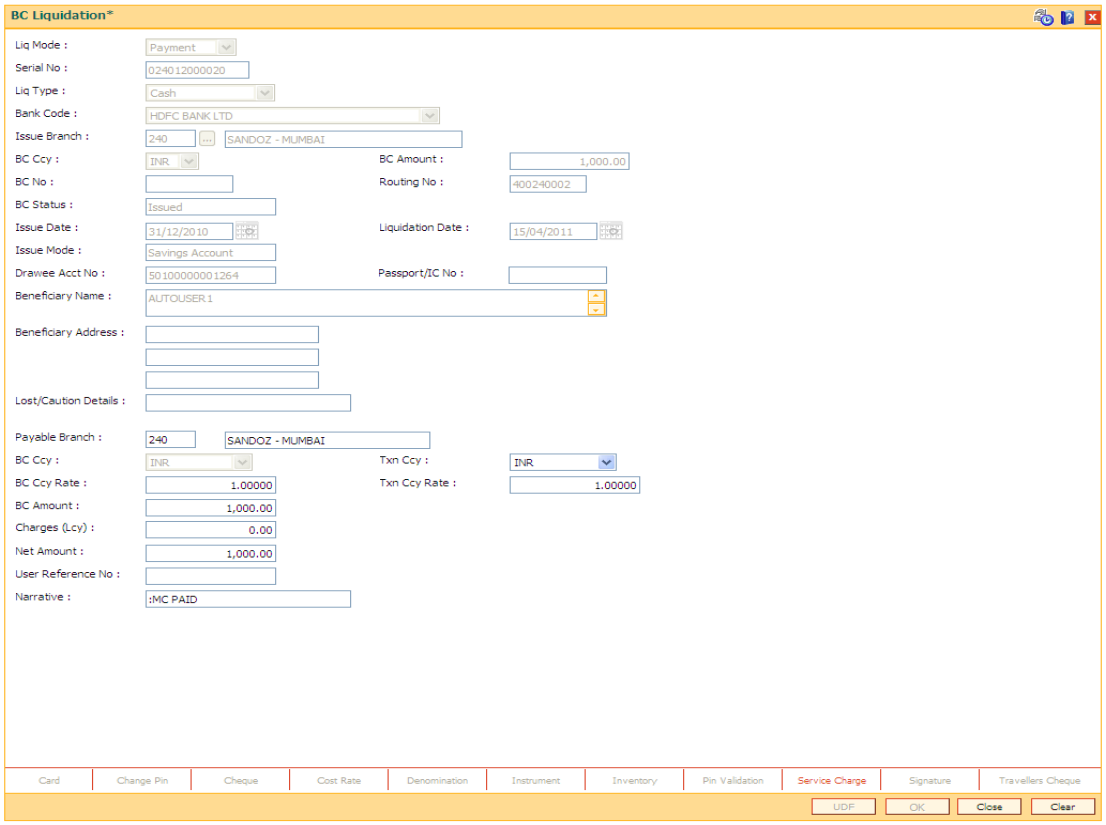
3. Select the liquidation mode and the liquidation type from the drop-down list.
4. Enter the serial number.
5. Select the liquidation type from the drop-down list.
6. Click the **Ok** button.
7. The system displays the message "Do You Want to Continue".

BC Liquidation



8. Click the **Ok** button.
9. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.
10. Enter the required information in the various screens.

BC Liquidation By Cash



Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable. This is defaulted from the **BC Liquidation Inquiry** screen.
BC Ccy	[Display] This field displays the currency in which the BC is issued.
Txn Ccy	[Mandatory, Drop-Down] Select the currency from the drop-down list. The walk-in customer would be paid in this currency.
BC Ccy Rate	[Display] This field displays the rate at which the BC currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the cheque currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Field Name	Description
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
BC Amount	[Display] This field displays the amount for which the BC is issued. This amount is in the currency of the BC.
Charges (Lcy)	[Display] This field displays the charges associated with the liquidation of BC. These are defined in Local currency. The user can modify the charges using the Service Charge Detail link.
Net Amount	[Display] This field displays the amount that will finally be given to the customer. This amount is net of charges if any, and is in the transaction currency.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the description for the transaction. This field displays the default narration, based on the transaction.

11. Click the **Ok** button.
12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
13. The system displays the **Document Receipt** screen.
14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
15. The system displays the message "Printed Successfully?". Click the **Ok** button.
16. Click the **Cancel** button.
17. The system displays the serial number. Click the **Ok** button.

1833 - BC Liquidation

Using this option you can liquidate (cancellation, payment or refund) a BC issued by the bank. Cancellation is done in case customer has requested for issue of BC and has reverted to bank to cancel the same. Payment of BC is done by the beneficiary of the BC. Refund of BC is similar to BC cancellation from a FLEXCUBE processing perspective.

Definition Prerequisites

- 8307 - BC Liquidation Inquiry
- Valid BC instrument should be issued

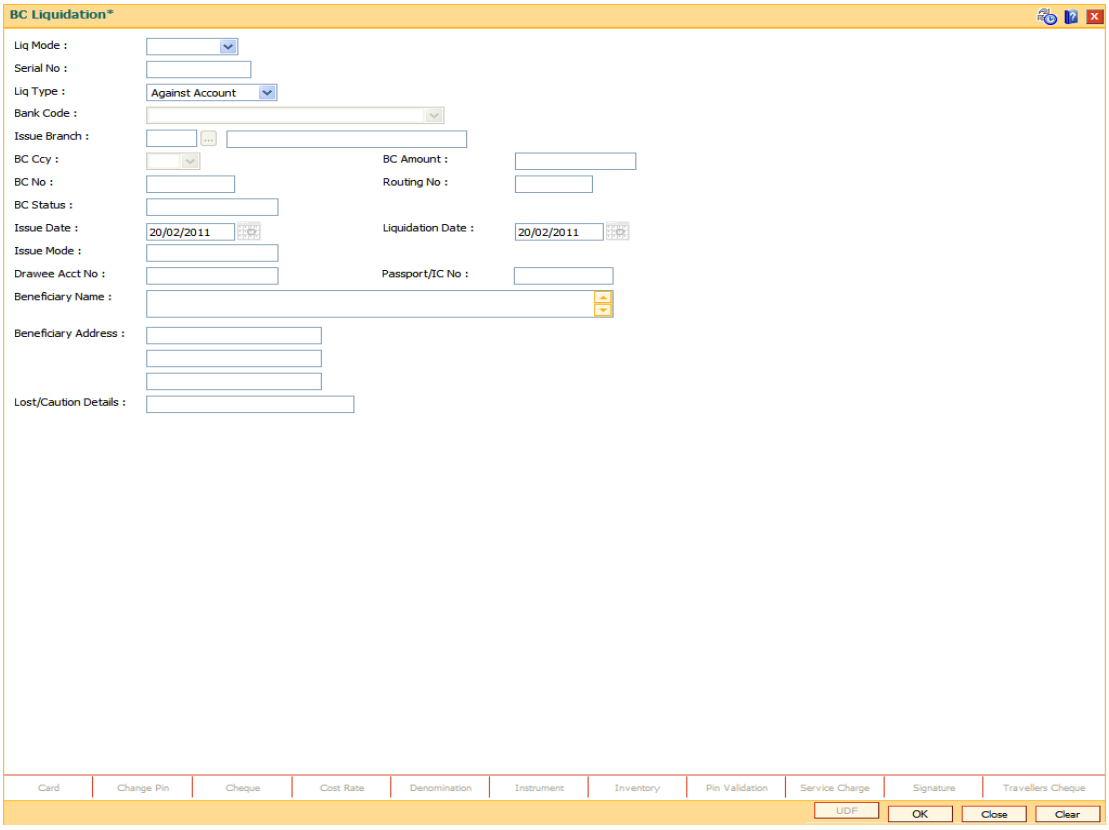
Modes Available

Not Applicable

To inquiry the external lien history

1. Type the fast path **1833** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > BC Liquidation**.
2. The system displays the **BC Liquidation** screen.

BC Liquidation



Field Description

Field Name	Description
Liq Mode	[Mandatory, Drop-Down] Select the liquidation mode for BC from the drop-down list. The options are: • **Cancellation** - Purchaser of BC wants payment against the instrument. • **Payment** – Beneficiary of BC wants payment against the instrument. • **Refund** – Purchaser has lost the instrument and wants the money refunded.
Serial No	[Mandatory, Numeric, 12] Type the **FLEXCUBE Retail** serial number of the BC to be liquidated. The BC should be a valid BC issued by your bank. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Liq Type	[Mandatory, Drop-Down] Select the BC type of liquidation from the drop-down list. The options are: • Cash • Against GL • Against Account • Against TD Account
Bank Code	[Display] This field displays the issuer of the BC.
Issue Branch	[Display] This field displays the branch of the bank that has issued the BC.
BC Ccy	[Display] This field displays the currency in which the BC is issued.

Field Name	Description
BC Amount	[Display] This field displays the amount for the BC. This amount is in the currency of the BC.
BC No	[Display] This field displays the cheque number of the BC. This is the MICR number of the BC. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number.
Routing No	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. ***Routing Number***[44] *= Sector Code / Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Fast Path: STM59) option.

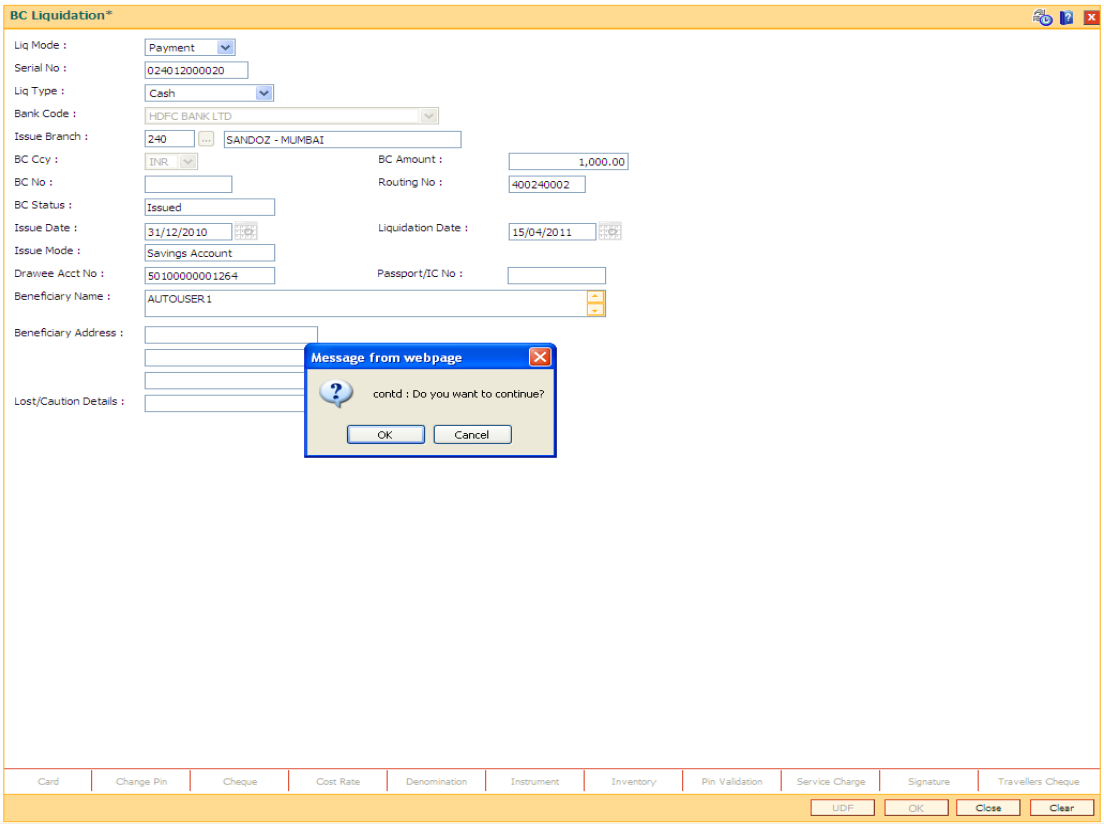
[44](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
BC Status	[Display] This field displays the status of the BC. The options are: • Issued • Canceled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale Except for BCs marked as lost, all other status are marked by the system itself.
Issue Date	[Display] This field displays the date on which the BC is issued.
Liquidation Date	[Display] This field displays the liquidation date. This field is blank while performing an inquiry.
Issue Mode	[Display] This field displays the mode of issue of the BC. For example, Against Cash, Against GL etc.
Drawee Acct No	[Display] This field displays the drawee account number of the issuer bank.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the BC.
Passport / IC No	[Display] This field displays the identification collected from the beneficiary of the BC.
Beneficiary Addr	[Display] This field displays the contact address of the beneficiary.

Field Name	Description
Lost/ Caution Details	[Display] This field displays the lost/ caution details.

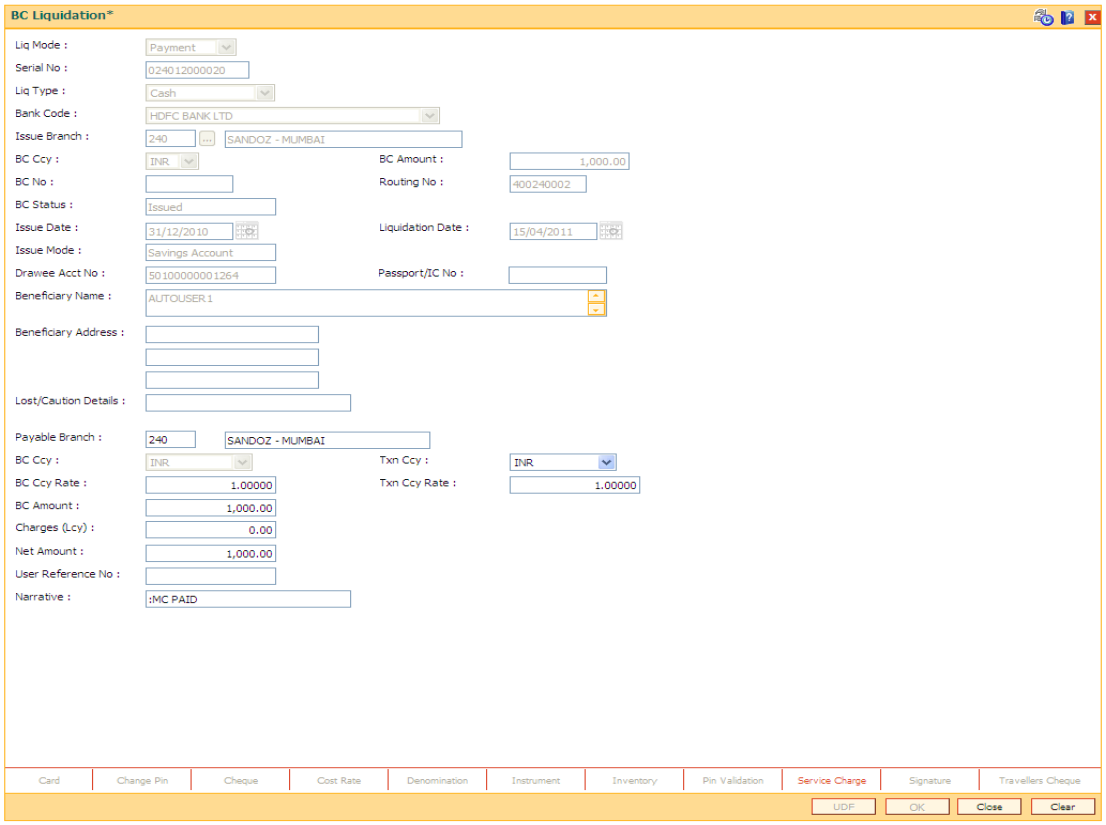
3. Select the liquidation mode and the liquidation type from the drop-down list.
4. Enter the serial number.
5. Select the liquidation type from the drop-down list.
6. Click the **Ok** button.
7. The system displays the message "Do You Want to Continue".

BC Liquidation



8. Click the **Ok** button.
9. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.
10. Enter the required information in the various screens.

BC Liquidation By Cash



Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable. This is defaulted from the **BC Liquidation Inquiry** screen.
BC Ccy	[Display] This field displays the currency in which the BC is issued.
Txn Ccy	[Mandatory, Drop-Down] Select the currency from the drop-down list. The walk-in customer would be paid in this currency.
BC Ccy Rate	[Display] This field displays the rate at which the BC currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the cheque currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Field Name	Description
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
BC Amount	[Display] This field displays the amount for which the BC is issued. This amount is in the currency of the BC.
Charges (Lcy)	[Display] This field displays the charges associated with the liquidation of BC. These are defined in Local currency. The user can modify the charges using the Service Charge Detail link.
Net Amount	[Display] This field displays the amount that will finally be given to the customer. This amount is net of charges if any, and is in the transaction currency.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the description for the transaction. This field displays the default narration, based on the transaction.

11. Click the **Ok** button.
12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
13. The system displays the **Document Receipt** screen.
14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
15. The system displays the message "Printed Successfully?". Click the **Ok** button.
16. Click the **Cancel** button.
17. The system displays the serial number. Click the **Ok** button.

2833 - BC Liquidation Against A/c UBS

Using this option you can liquidate (cancellation, payment or refund) a BC issued by the bank. Cancellation is done in case customer has requested for issue of BC and has reverted to bank to cancel the same. Payment of BC is done by the beneficiary of the BC. Refund of BC is similar to BC cancellation from a FLEXCUBE processing perspective.

Definition Prerequisites

- 8307 - BC Liquidation Inquiry
- Valid BC instrument should be issued

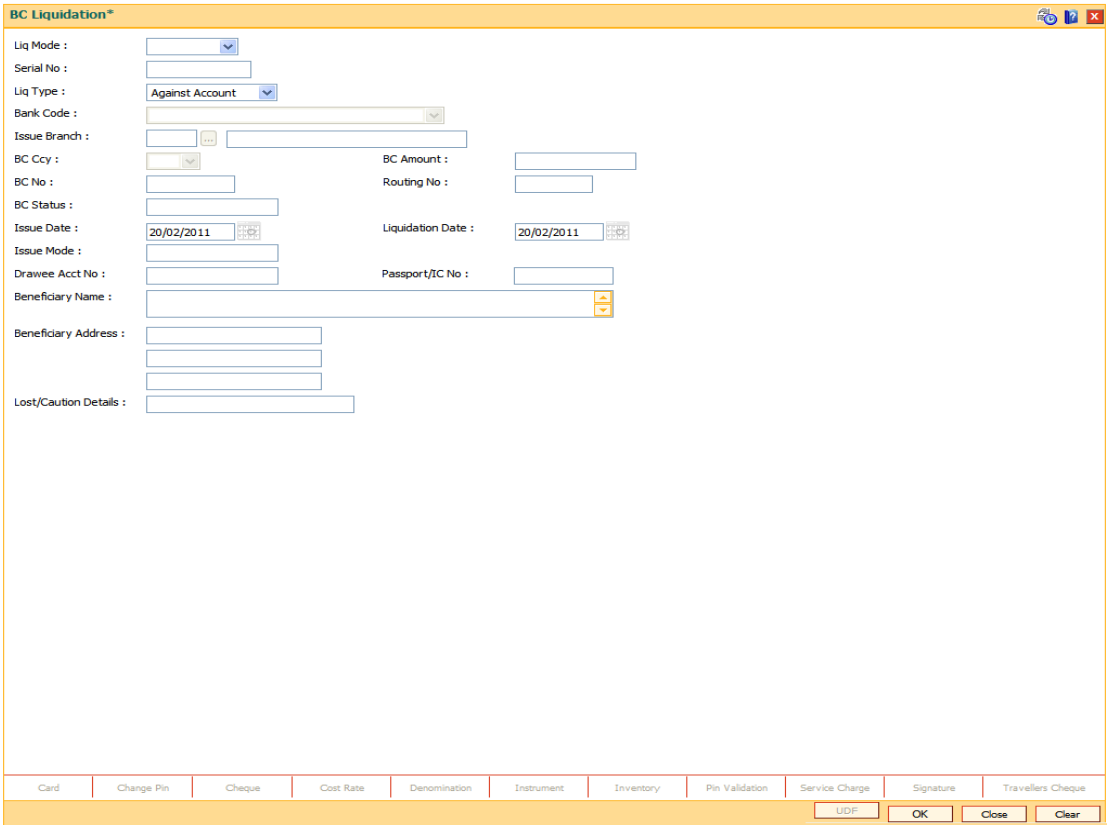
Modes Available

Not Applicable

To inquiry the external lien history

1. Type the fast path **2833** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > BC Liquidation Against A/c UBS** .
2. The system displays the **BC Liquidation** screen.

BC Liquidation



Field Description

Field Name	Description
Liq Mode	[Mandatory, Drop-Down] Select the liquidation mode for BC from the drop-down list. The options are: • **Cancellation** - Purchaser of BC wants payment against the instrument. • **Payment** – Beneficiary of BC wants payment against the instrument. • **Refund** – Purchaser has lost the instrument and wants the money refunded.
Serial No	[Mandatory, Numeric, 12] Type the **FLEXCUBE Retail** serial number of the BC to be liquidated. The BC should be a valid BC issued by your bank. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Liq Type	[Mandatory, Drop-Down] Select the BC type of liquidation from the drop-down list. The options are: • Cash • Against GL • Against Account • Against TD Account
Bank Code	[Display] This field displays the issuer of the BC.
Issuer Branch	[Display] This field displays the branch of the bank that has issued the BC.
BC Ccy	[Display] This field displays the currency in which the BC is issued.

Field Name	Description
BC Amount	[Display] This field displays the amount for the BC. This amount is in the currency of the BC.
BC No	[Display] This field displays the cheque number of the BC. This is the MICR number of the BC. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by MICR number or the serial number.
Routing No	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. ***Routing Number***[45] *= Sector Code / Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** (Fast Path: STM59) option.

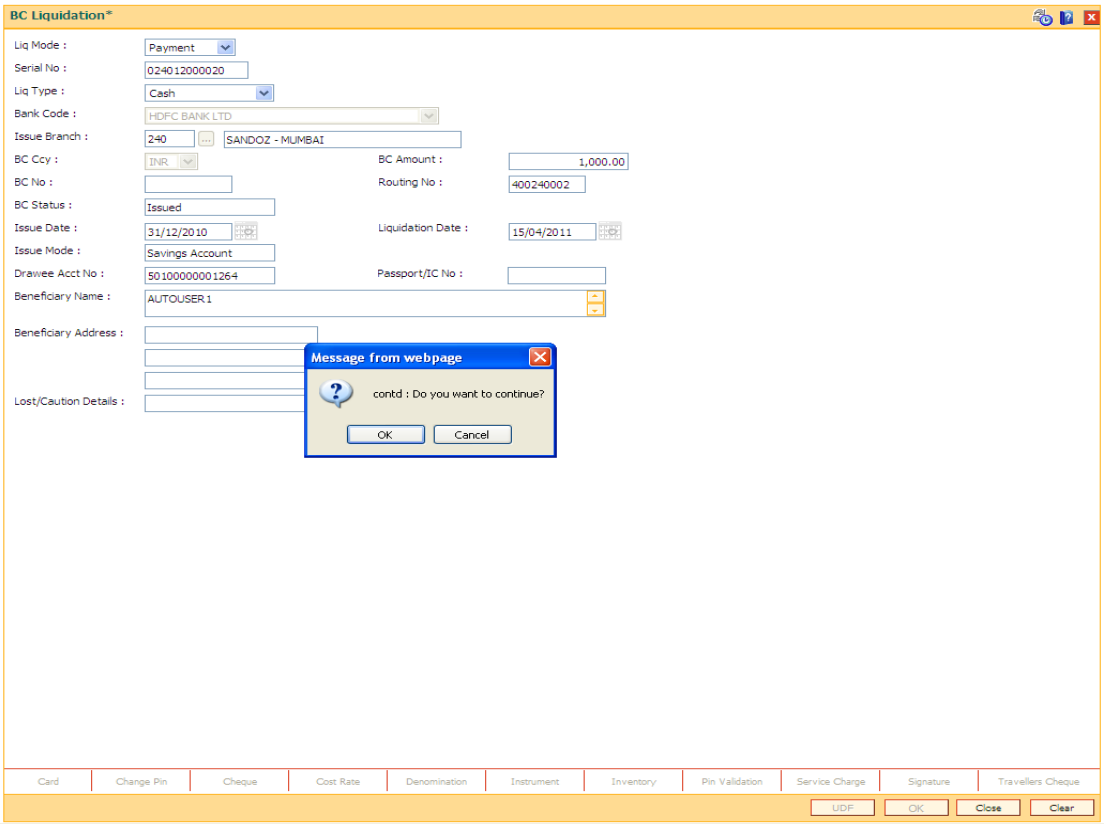
[45](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
BC Status	[Display] This field displays the status of the BC. The options are: • Issued • Canceled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale Except for BCs marked as lost, all other status are marked by the system itself.
Issue Date	[Display] This field displays the date on which the BC is issued.
Liquidation Date	[Display] This field displays the liquidation date. This field is blank while performing an inquiry.
Issue Mode	[Display] This field displays the mode of issue of the BC. For example, Against Cash, Against GL etc.
Drawee Acct No	[Display] This field displays the drawee account number of the issuer bank.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the BC.
Passport / IC No	[Display] This field displays the identification collected from the beneficiary of the BC.
Beneficiary Addr	[Display] This field displays the contact address of the beneficiary.

Field Name	Description
Lost/ Caution Details	[Display] This field displays the lost/ caution details.

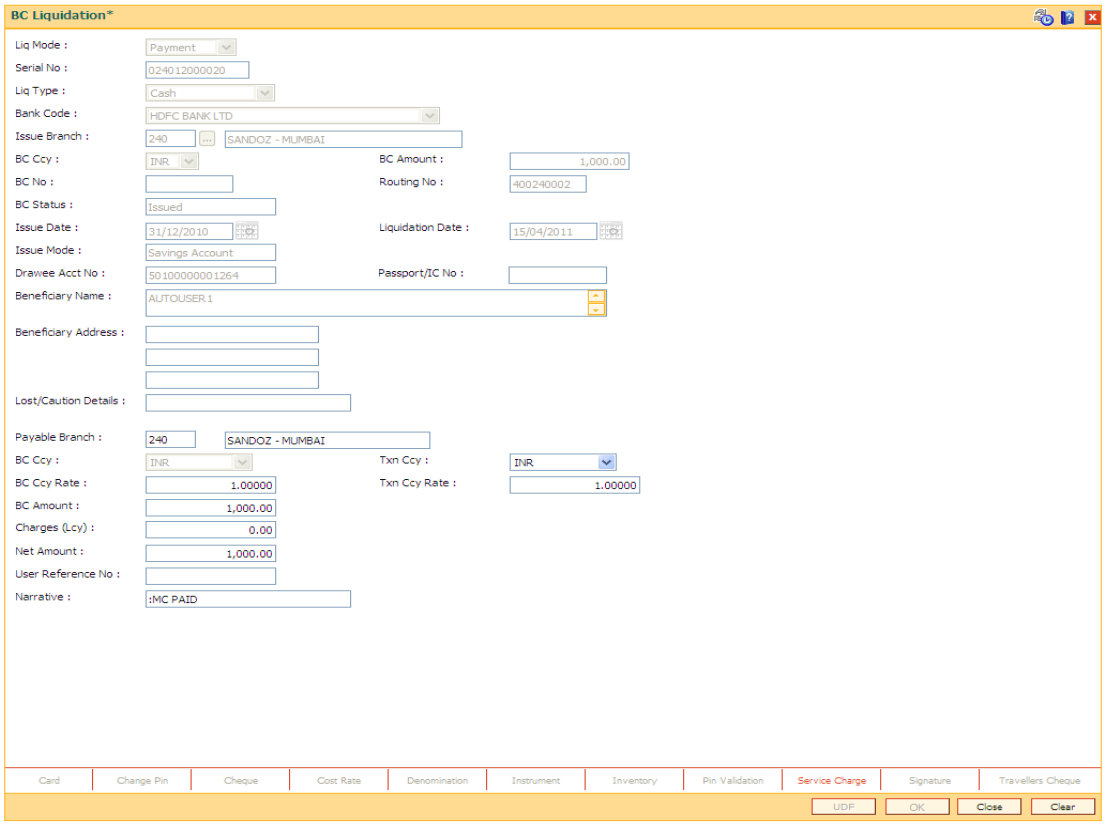
3. Select the liquidation mode and the liquidation type from the drop-down list.
4. Enter the serial number.
5. Select the liquidation type from the drop-down list.
6. Click the **Ok** button.
7. The system displays the message "Do You Want to Continue".

BC Liquidation



8. Click the **Ok** button.
9. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.
10. Enter the required information in the various screens.

BC Liquidation By Cash



Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the BC is payable. This is defaulted from the **BC Liquidation Inquiry** screen.
BC Ccy	[Display] This field displays the currency in which the BC is issued.
Txn Ccy	[Mandatory, Drop-Down] Select the currency from the drop-down list. The walk-in customer would be paid in this currency.
BC Ccy Rate	[Display] This field displays the rate at which the BC currency is converted to the local currency of the bank. The exchange rate values must be defined and downloaded. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the cheque currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Field Name	Description
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
BC Amount	[Display] This field displays the amount for which the BC is issued. This amount is in the currency of the BC.
Charges (Lcy)	[Display] This field displays the charges associated with the liquidation of BC. These are defined in Local currency. The user can modify the charges using the Service Charge Detail link.
Net Amount	[Display] This field displays the amount that will finally be given to the customer. This amount is net of charges if any, and is in the transaction currency.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the description for the transaction. This field displays the default narration, based on the transaction.

11. Click the **Ok** button.
12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
13. The system displays the **Document Receipt** screen.
14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
15. The system displays the message "Printed Successfully?". Click the **Ok** button.
16. Click the **Cancel** button.
17. The system displays the serial number. Click the **Ok** button.

8325 - DD Revalidate

For remittance instruments like banker’s cheque and demand draft the bank can define a period after which the instrument will be marked as a stale instrument.

At the time of liquidation the system calculates the stale period and rejects the instrument if it has crossed the stale period. The instrument must be revalidated for liquidation

Using this option you can revalidate the expired demand draft.

Definition Prerequisites

- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- 8305 - DD Sale Against Cash
- 8306-DD Sale - Against GL

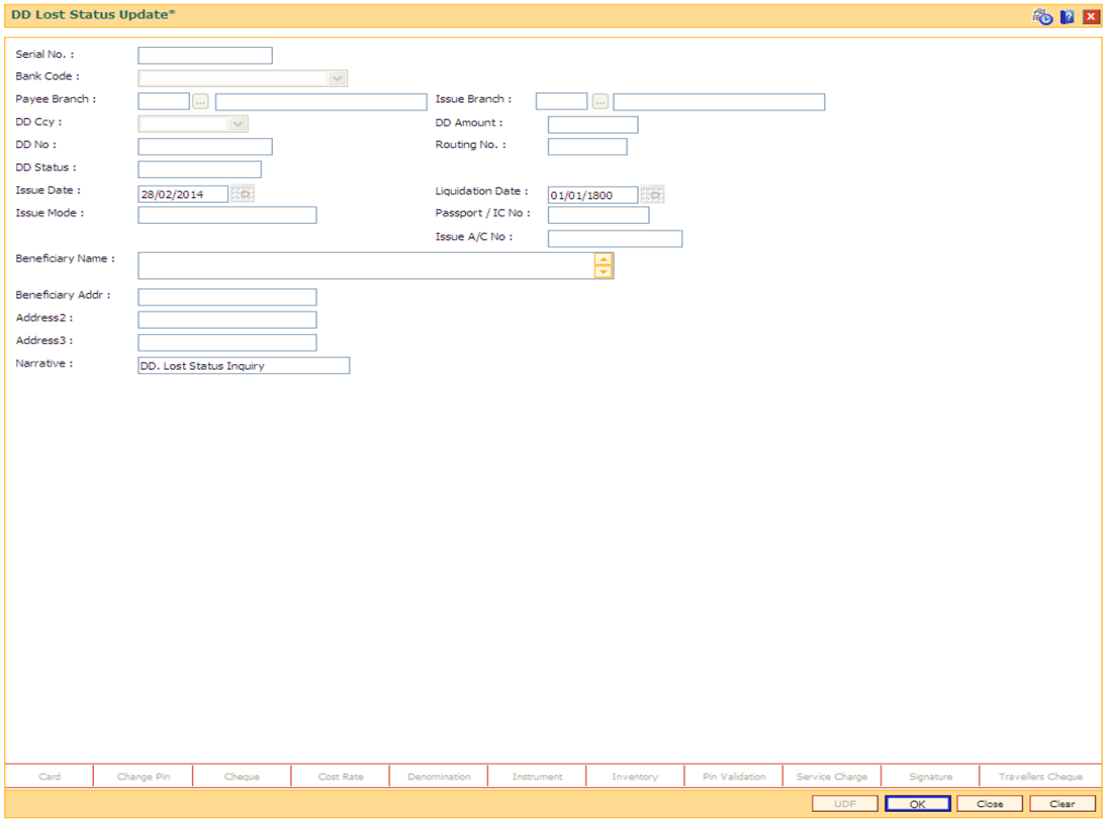
Modes Available

Not Applicable

To revalidate the demand draft

1. Type the fast path **8325** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Remittance > DD Revalidation**.
2. The system displays the **DD Status Inquiry** screen.

DD Status Inquiry



Field Description

Field Name	Description
Serial No	[Mandatory, Numeric, 12] Type the serial number. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Bank Code	[Display] This field displays the name of the bank on which the DD is drawn.
Payee Branch	[Display] This field displays the branch of the bank where DD is payable.

Field Name	Description
Issue Branch	[Display] This field displays the branch of the bank, which has issued the DD.
DD Ccy	[Display] This field displays the currency in which the DD has been issued. The cheque CCY is converted into the transaction currency based on the exchange rate set up for the transaction.
DD Amount	[Display] This field displays the amount of the DD issued in the currency of the DD.
DD No	[Display] This field displays the MICR number of the DD. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by the MICR number or the serial number.
Routing No	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[46] *= Sector Code / Bank Code + Branch Code*

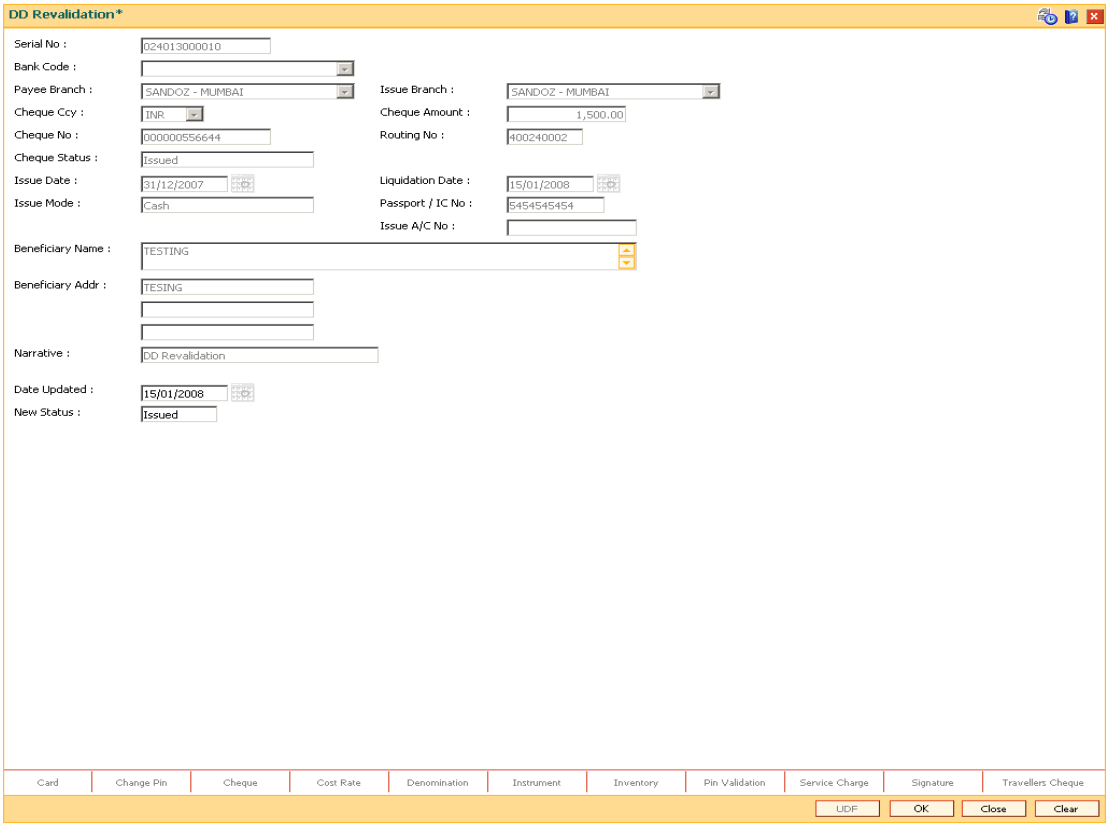
[46](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
DD Status	[Display] This field displays the status of the DD at time of revalidation. The options are: • Issued • Cancelled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale Except for DDs marked as lost, all other status are marked by the system itself.
Issue Date	[Display] This field displays the date on which the DD is issued.
Liquidation Date	[Display] This field displays the date on which the DD was liquidated. It remains blank if DD is unpaid till date.
Issue Mode	[Display] This field displays the mode of issue of the DD. For example, Against Cash, Against GL etc.
Passport /IC No	[Display] This field displays the identification details collected from the beneficiary of the DD.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the DD.
Issue A/C No	[Display] This field displays the account number of the issuer, if DD was issued against account of any customer.
Beneficiary Addr	[Display] This field displays the contact address of the beneficiary.

Field Name	Description
Narrative	[Display] This field displays the default narration, based on the transaction.

3. Enter the serial number and press the **<Tab> or <Enter>** key.
4. Click the **Ok** button.
5. The system displays the message "Do You Want to continue?". Click the **Ok** button.
6. The system displays the **DD Revalidation** screen.

DD Revalidation



Field Description

Field Name	Description
Date Updated	[Display] This field displays the default current posting date. This is the date on which the status of the DD is being updated.

Field Name	Description
New Status	[Display] This field displays the renewed status of the DD. The options are: • Lost • Caution • Issued

7. Click the **Ok** button.
8. The system displays the message serial number. Click the **OK** button.
9. The system displays the **Authorization Reason** screen.
10. Enter the relevant information and click the **Grant** button.
11. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
12. The system displays the **Document Receipt** screen.
13. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
    OR
    Click the **Cancel** button.
14. The system displays the serial number. Click the **Ok** button.

8315 - DD Lost Status Update

Using this option, you can mark the status of the instrument as Lost if the demand draft issued by the bank is lost. The transaction can be reversed on the same day, thus reverting to the instrument's original status. Whenever the option is invoked, the system first performs an inquiry on the DD and then goes to the Update screen.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM97 - Currency Code Maintenance
- BAM20 - Bank Codes Maintenance
- IV001 - Stock Transaction
- CHM37 - Cheque book Issue
- 8305 - DD Sale Against Cash
- 8306 - DD sale against GL

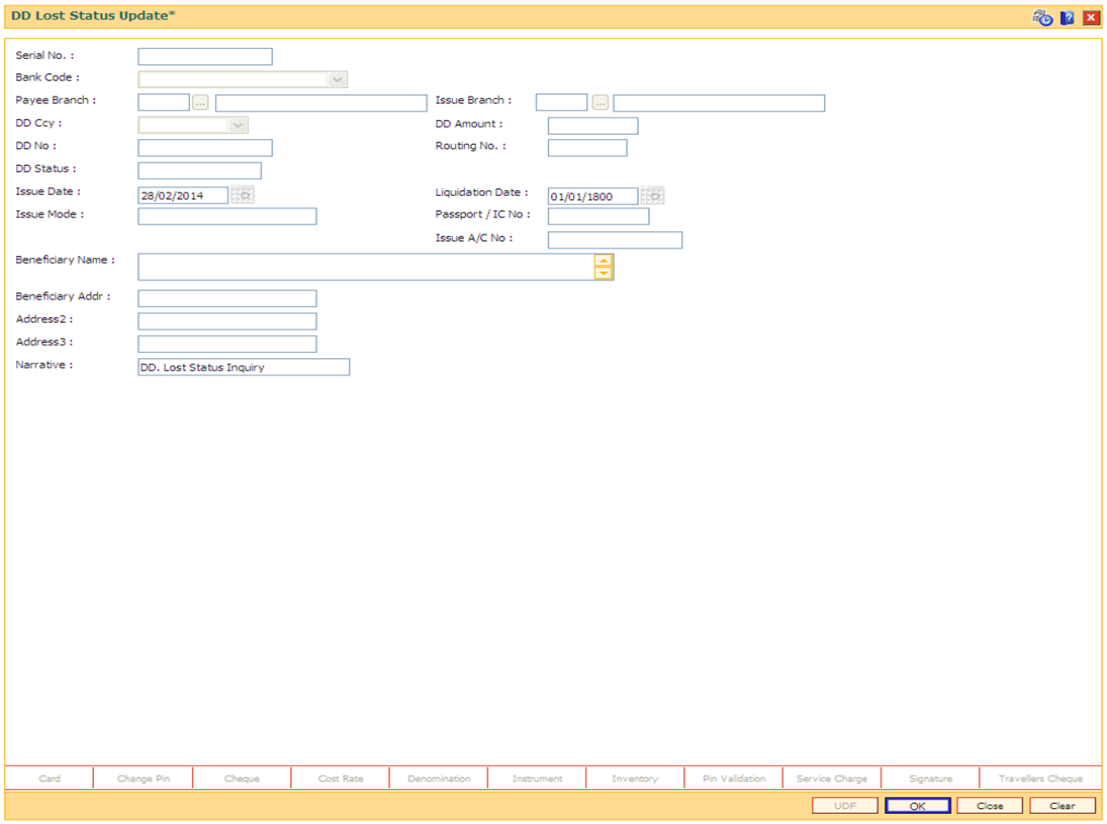
Modes Available

Not Applicable

To modify the status of a demand draft

1. Type the fast path **8315** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Remittance > DD Lost Status Update**.
2. The system displays the **DD Lost Status Update** screen.

DD Lost Status Update



Field Description

Field Name	Description
Serial No	[Mandatory, Numeric, 12] Type the serial number. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.

Field Name	Description
Bank Code	[Display] This field displays the bank on which the DD is drawn.
Payee Branch	[Display] This field displays the branch where the DD shall be payable.
Issue Branch	[Display] This field displays the branch of the bank, which has issued the DD.
DD Ccy	[Display] This field displays the currency in which the DD has been issued. The DD Ccy is converted into the transaction currency based on the exchange rate set up for the transaction.
DD Amount	[Display] This field displays the amount for which the DD is issued. This amount is in the currency of the DD.
DD No	[Display] This field displays the DD number. This is the MICR number of the DD. For every remittance instrument, you need to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated / enquired upon by the MICR number or the serial number.
Routing No	[Display] This field displays the routing number against which the DD has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[47] *= Sector Code / Bank Code + Branch Code*

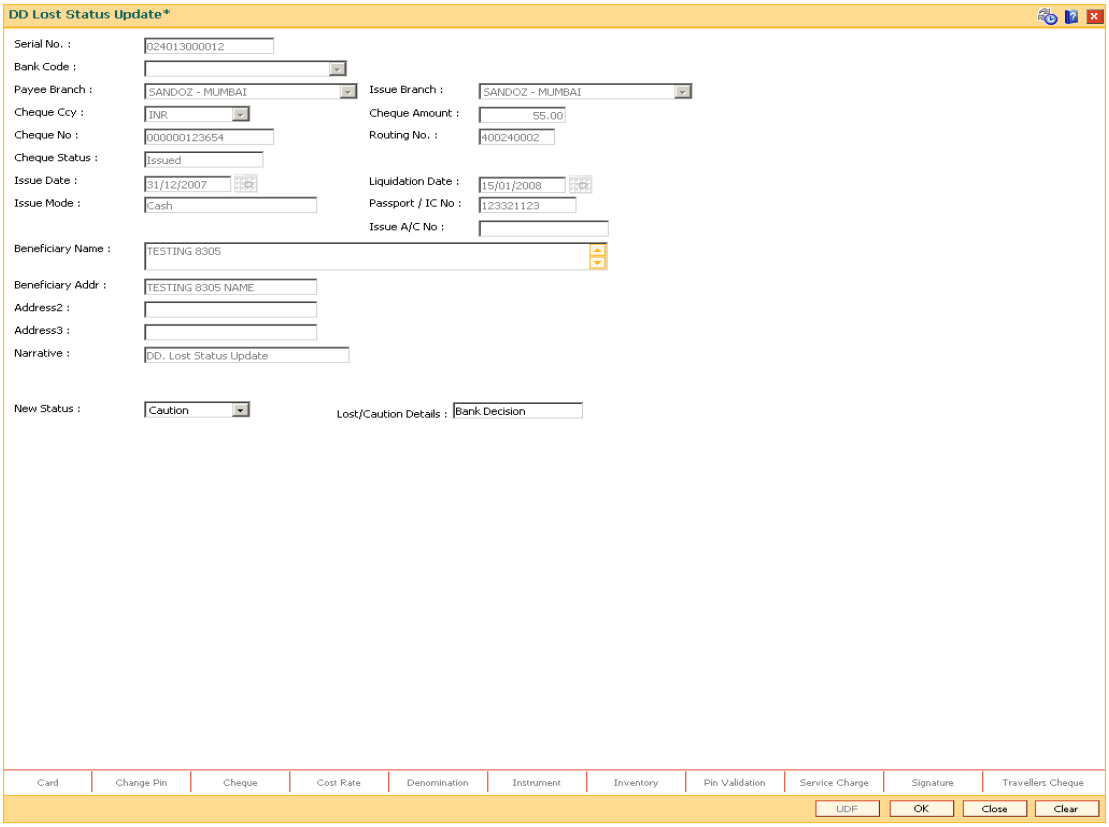
[47](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
DD Status	[Display] This field displays the status of the DD at the time of inquiry. The options are: • Issued • Cancelled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale Except for DDs marked as lost, all other status are marked by the system itself.
Issue Date	[Display] This field displays the date on which the DD was issued.
Liquidation Date	[Display] This field displays the date on which DD was liquidated. It remains blank if DD is unpaid till date.
Issue Mode	[Display] This field displays the mode of issue of the DD. For example, Against Cash, Against GL etc.
Passport /IC No	[Display] This field displays the identification collected from the purchaser of the DD at time of issue of DD.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the DD.
Issue A/C No	[Display] This field displays the account number of the purchaser of DD.
Beneficiary Addr	[Display] This field displays the contact address of the beneficiary.

Field Name	Description
Narrative	[Display] This field displays the default narration, based on the transaction.

3. Enter the serial number and press the **<Tab> or <Enter>** key.
4. Click the **Ok** button.
5. The system displays the message "The serial number is..". Click the **Ok** button
6. The system displays the message "Do You Want to Continue". Click the **Ok** button.
7. The system displays the **DD Lost Status Update** screen.

DD Lost Status Update



Field Description

Field Name	Description

Field Name	Description
New Status	[Mandatory, Drop-Down] Select the status of the DD from the drop-down list. The options are: • Lost • Caution • Issued
Lost/Caution Details	[Mandatory, Alphanumeric, 120] Type the detailed description of the lost DD, if any.

8. Click the **Ok** button.
9. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.
10. The system displays the **Authorization Reason** screen.
11. Enter the relevant information and click the **Grant** button.
12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
13. The system displays the **Document Receipt** screen.
14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
    OR
    Click the **Cancel** button.
15. The system displays the serial number. It is auto-generated. Click the **Ok** button.

5525 - Remittance Printing

Oracle FLEXCUBE allows Centralized BC/DD Printing. Using this option you can view all the batch uploaded instruments having MICR number as blank. It also allows you to filter the data based on date and amount. You can print each instrument individually or select the **Check All** check box and select all the records for printing. The system generates the MICR number for the selected instruments (BC/DD) when the **Populate Inventory Number** button is clicked. You can view and print the instrument after the required details are updated.

Definition Prerequisites

- Issued Instrument batch upload

Modes Available

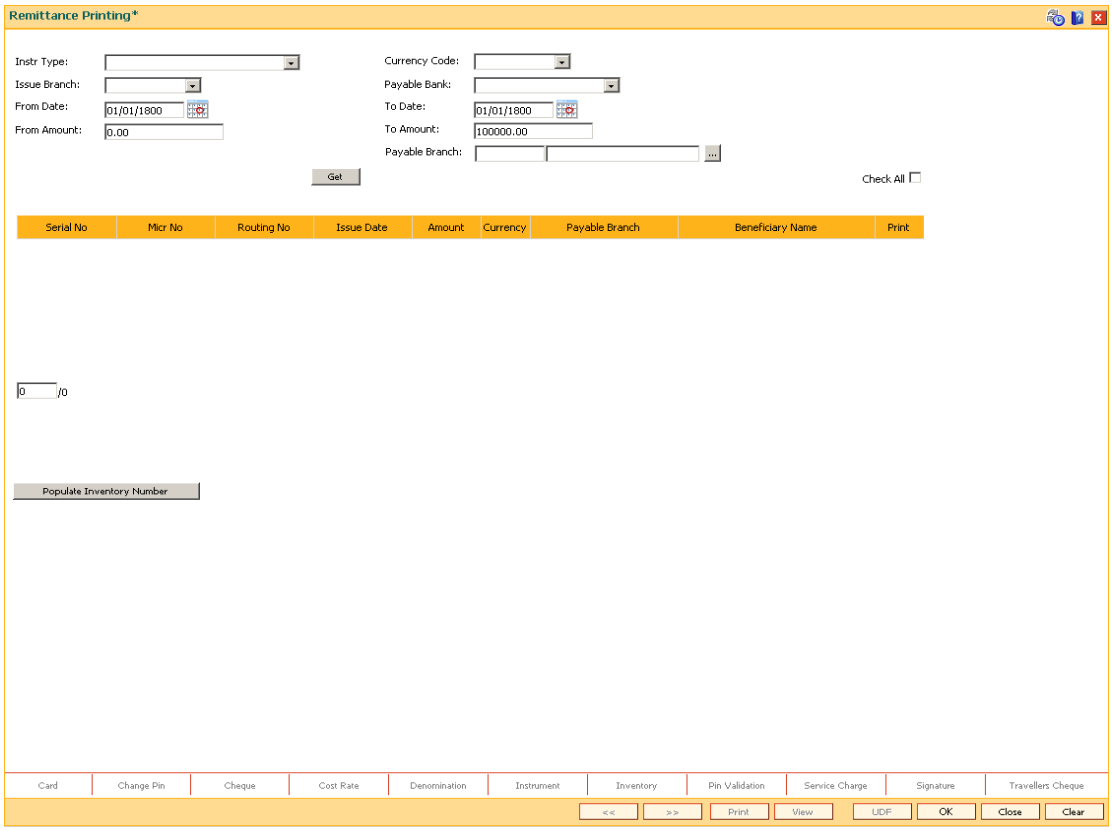
Not Applicable

To initiate remittance printing

1. Type the fast path **5525** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > Remittance Printing**.

2. The system displays the **Remittance Printing** screen.

Remittance Printing



Field Description

Field Name	Description
Instr.Type	[Mandatory,Drop - Down] Select the instrument type from the drop-down list. The options are: • Bankers Cheque • Demand Draft
Currency Code	[Mandatory, Drop-Down] Select the currency code from the drop-down list.
Issue Branch	[Mandatory, Drop-Down] Select the issuer branch code from the drop-down list .
Payable Bank	[Mandatory, Drop-Down] Select the payable bank of the instrument from the drop-down list.

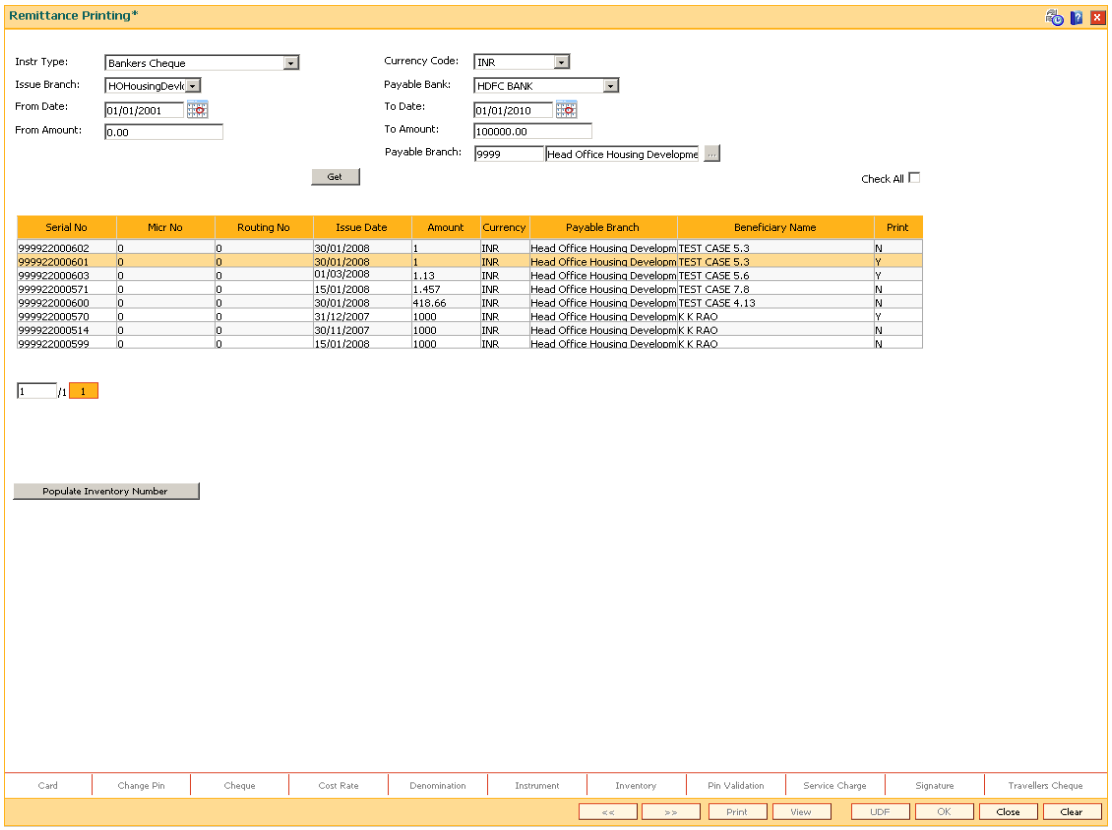
Field Name	Description
From Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date from which the instruments to be printed are to be viewed. This date should be less than or equal to current process date.
To Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date till which the instruments to be printed are to be viewed.
From Amount	[Mandatory, Numeric, 13, Two] Type the from amount. It is the start range for the amount filter parameter.
To Amount	[Mandatory, Numeric, 13, Two] Type the to amount. It is the end point for the amount filter parameter.
Payable Branch	[Display] This field displays the payable branch.
Check All	[Optional, Check Box] Select the **Check All** check box to select all the instruments for printing. The instruments are printed in batches of 10 instruments.

Column Name	Description
Serial No	[Display] This column displays the serial number of the instrument..
MICR No	[Display] This column displays the MICR number.
Routing No	[Display] This column displays the routing number.
Issue Date	[Display] This column displays the issue date.
Amount	[Display] This column displays the amount.
Currency	[Display] This column displays the currency.

Field Name	Description
Payable Branch	[Display] This column displays the payable branch.
Beneficiary Name	[Display] This column displays the beneficiary name.
Print	[Toggle] Click the toggle status to **Y** to print the instrument. The default value is **N**.

3. Select the Instrument type, Currency code, Issue branch and Payable bank from the drop-down list.
4. Select the start date and end date from the pick list.
5. Click the **Get** button. The system displays the records of BC/DD instruments issued through batch upload.
6. Select a particular record for printing.
   OR
   Select the **Check All** check box to select all records for printing.

Remittance Printing


Remittance Printing*
Instr Type: Bankers Cheque
Issue Branch: HOHousingDevlc
From Date: 01/01/2001
From Amount: 0.00
Currency Code: INR
Payable Bank: HDFC BANK
To Date: 01/01/2010
To Amount: 100000.00
Payable Branch: 9999 Head Office Housing Developme
Get
Check All
Serial No | Micr No | Routing No | Issue Date | Amount | Currency | Payable Branch | Beneficiary Name | Print
999922000602 | 0 | 0 | 30/01/2008 | 1 | INR | Head Office Housing Developm | TEST CASE 5.3 | N
999922000601 | 0 | 0 | 30/01/2008 | 1 | INR | Head Office Housing Developm | TEST CASE 5.3 | Y
999922000603 | 0 | 0 | 01/03/2008 | 1.13 | INR | Head Office Housing Developm | TEST CASE 5.6 | Y
999922000571 | 0 | 0 | 15/01/2008 | 1.457 | INR | Head Office Housing Developm | TEST CASE 7.8 | N
999922000600 | 0 | 0 | 30/01/2008 | 418.66 | INR | Head Office Housing Developm | TEST CASE 4.13 | N
999922000570 | 0 | 0 | 31/12/2007 | 1000 | INR | Head Office Housing Developm | K K RAO | Y
999922000514 | 0 | 0 | 30/11/2007 | 1000 | INR | Head Office Housing Developm | K K RAO | N
999922000599 | 0 | 0 | 15/01/2008 | 1000 | INR | Head Office Housing Developm | K K RAO | N
Populate Inventory Number
Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque
Print | View | UDF | OK | Close | Clear

7. Click the **Populate Inventory Number** to update the MICR number of the instrument selected.
8. The system displays the message "Please check the populated inventory with physical inventory". Click the **OK** button. You can then validate the physical inventory for the instruments issued .
9. Click the **View** button to view the records selected for printing.
10. Click the **Print** button to initiate the printing process for the records selected.
11. The system displays the message "Printed Successfully?". Click the **OK** button. The records are successfully printed.
12. Click the **Back** button to return to the main screen.
13. Click the **Close** button.

8326 - Unclaimed BC/DD Status Inquiry

Instruments issued by the bank are categorized as stale if the payment is not claimed within a certain period of time. The issue amount of such instruments is then transferred from issue GL to unclaimed GL. Using this option you can revalidate unclaimed instruments in order to facilitate a payment for stale instruments. However if you make a payment by directly debiting the unclaimed GL for the issued instrument amount, system will not be able to validate the revalidation of such instruments later. Bank needs to handle such situations operationally.

Definition Prerequisites

- BC/ DD in Unclaimed Status

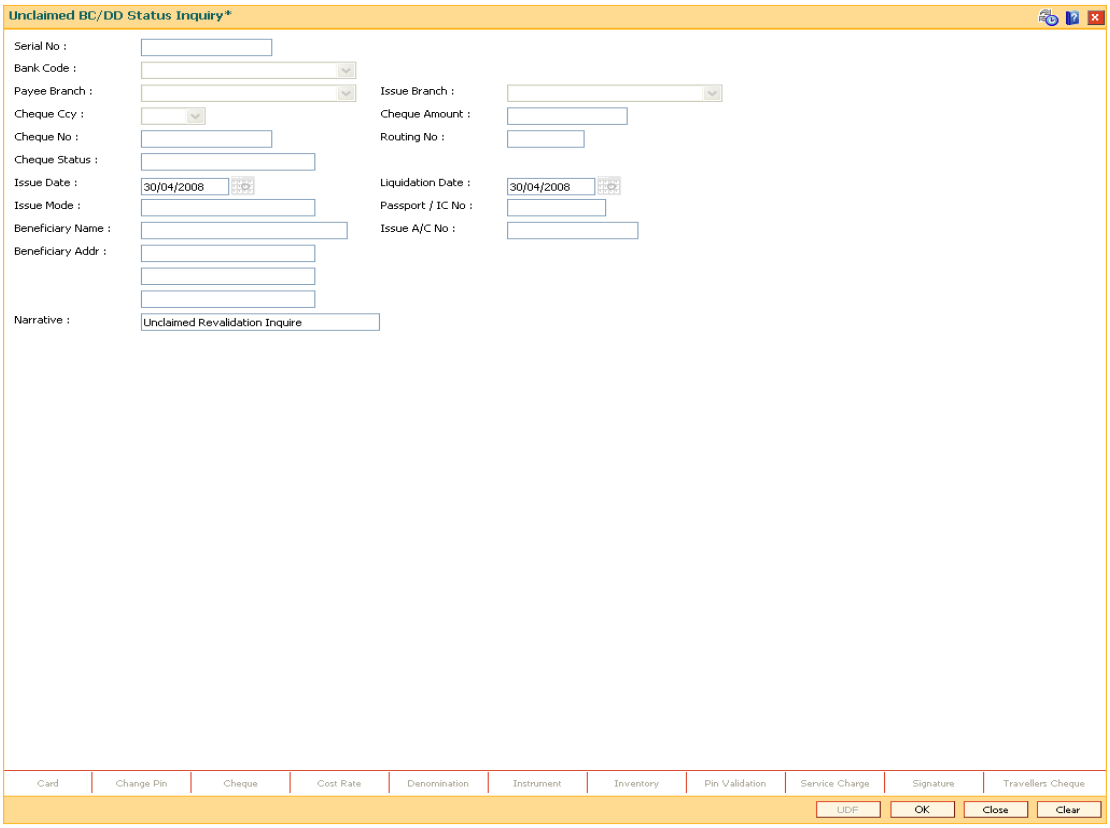
Modes Available

Not Applicable

To inquire the status of unclaimed bankers cheque or demand draft

1. Type the fast path **8326** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Remittance > Unclaimed Instrument Revalidation.**
2. The system displays the **Unclaimed BC/DD Status Inquiry** screen.

Unclaimed BC DD Status Inquiry



Field Description

Field Name	Description
Serial No	[Mandatory, Numeric, 12] Type the serial number of the instrument which has to be revalidated. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number.
Bank Code	[Display] This field displays the code of the bank on which the instrument is drawn.
Payee Branch	[Display] This field displays the branch of the bank where instrument is payable.
Issue Branch	[[Display] This field displays the branch of the bank, which has issued the instrument.
Cheque Ccy	[Display] This field displays the currency in which the instrument has been issued.

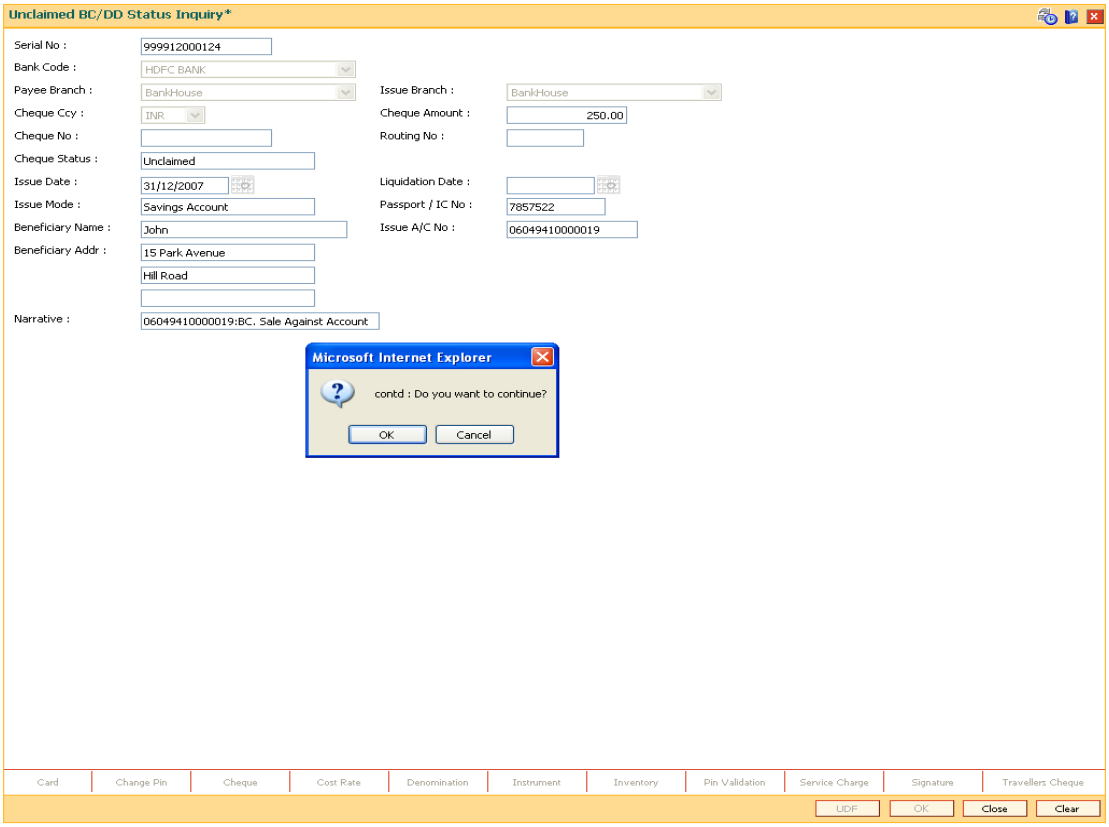
Field Name	Description
Cheque Amount	[Display] This field displays the instrument amount in currency of the instrument.
Cheque No	[Display] This field displays the instrument number.
Routing No	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. ***Routing Number***[48] *= Sector Code / Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument.
Cheque Status	[Display] This field displays the status of the instrument at the time of revalidation. By default the status is displayed as Unclaimed in this field.
Issue Date	[Display] This field displays the date on which the instrument is issued.
Liquidation Date	[Display] This field displays the date on which the instrument was liquidated.
Issue Mode	[Display] This field displays the mode of issue of the instrument. For example: Against Cash, Against GL etc.
Passport /IC No	[Display] This field displays the passport / IC number of the customer.
Beneficiary Name	[Display] This field displays the name of the beneficiary.
Issue A/C No	[Display] This field displays the account number of the issuer, if instrument was issued against account of any customer.

[48](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
Beneficiary Addr	[Display] This field displays the contact address of the beneficiary.
Narrative	[Display] This field displays the default narration based on the transaction.

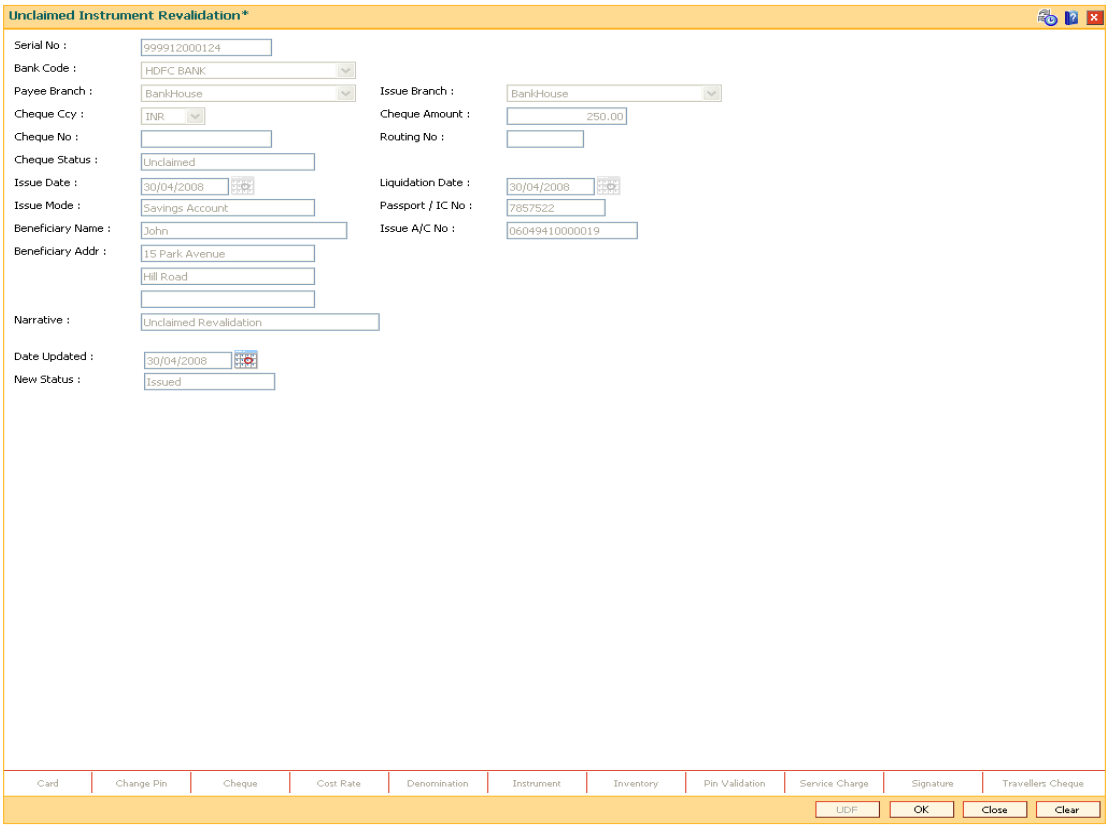
3. Enter the serial number.

Unclaimed BC DD Status Inquiry



4. Click the **Ok** button.
5. The system displays the message "Do You Want to Continue". Click the **Ok** button.
6. The system displays the **Unclaimed Instrument Revalidation** screen.

Unclaimed Instrument Revalidation



Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the instrument is payable.
Date Updated	[Display] This field displays the current posting date. It is the date on which the status of the instrument is updated.
New Status	[Display] This field displays the status of the instrument. The options are: • Lost • Caution • Issued

7. Click the **Ok** button.
8. The system displays the message "Authorization Required. Do You Want to continue?". Click the **OK** button.
9. The system displays the **Authorization Reason** screen.

10. Enter the relevant information and click the **Grant** button.
11. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

8316 - TT Issue (Walkin)

Using this option you can transmit Telegraphic Transfer (TT) from any customer who does not have an account with the bank .

You have to enter the details of payable branch, beneficiary particulars, amount etc for issuance of TT. This transaction also supports multi-currency. You can also attach and recover service charge for this transaction.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL Code Definition
- BAM97 - Currency Code Maintenance
- BAM20 - Bank Codes Maintenance
- IV001 - Stock Transaction
- CHM37 - Cheque book Issue

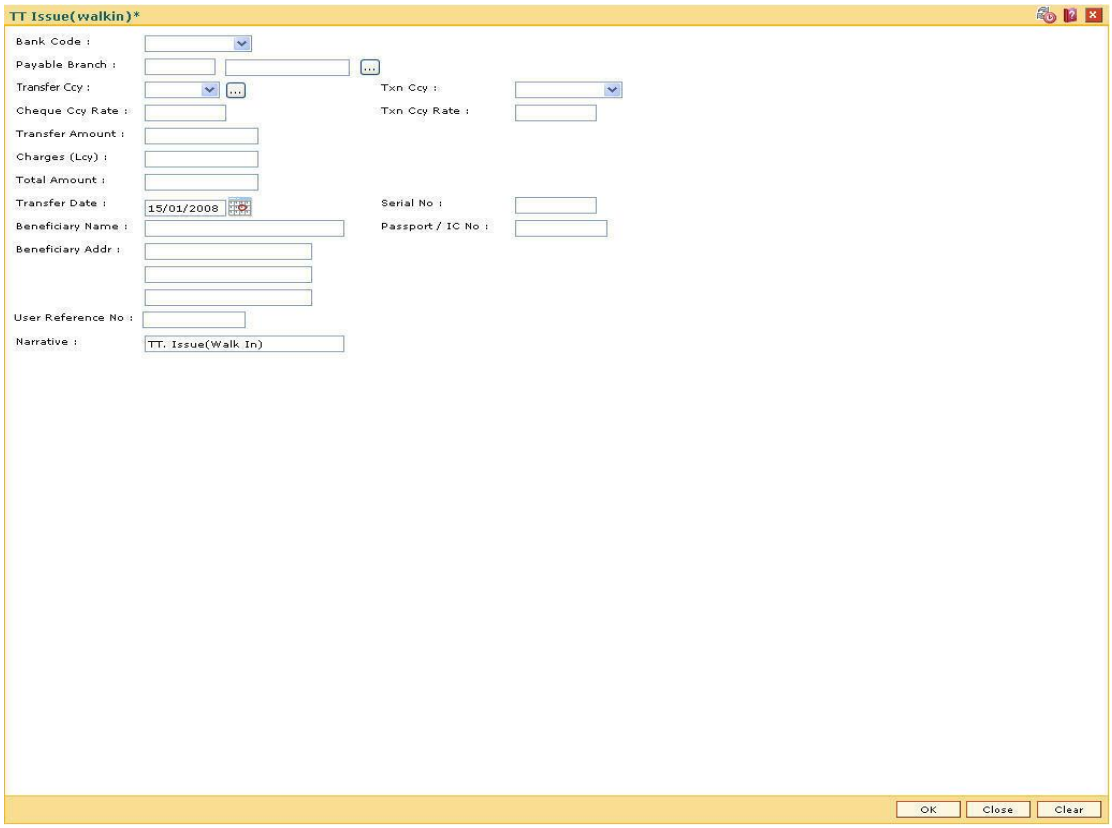
Modes Available

Not Applicable

To sell traveller's cheque against an account

1. Type the fast path **8316** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > TT Issue (walk-in)**.
2. The system displays the **TT Issue (Walkin)** screen.

TT Issue (walkin)



Field Description

Field Name	Description
Bank Code	[Mandatory, Drop-Down] Select the code of the bank from where the beneficiary can accept the funds from the drop-down list.
Payable Branch	[Mandatory, Pick List] select the bank branch, where the beneficiary account is maintained from the pick list.
Transfer Ccy	[Mandatory, Pick List] Select the transfer currency from the pick list. The list displays all the currencies that are set up and permissible for the transaction. This is the currency in which the funds are being transfer to beneficiary account. The transaction currency then gets converted to the account currency for posting to the account and to local currency of the bank for posting of GL entries. Based on the Issuer and TC currency selected, the system will validate it for correct combination.

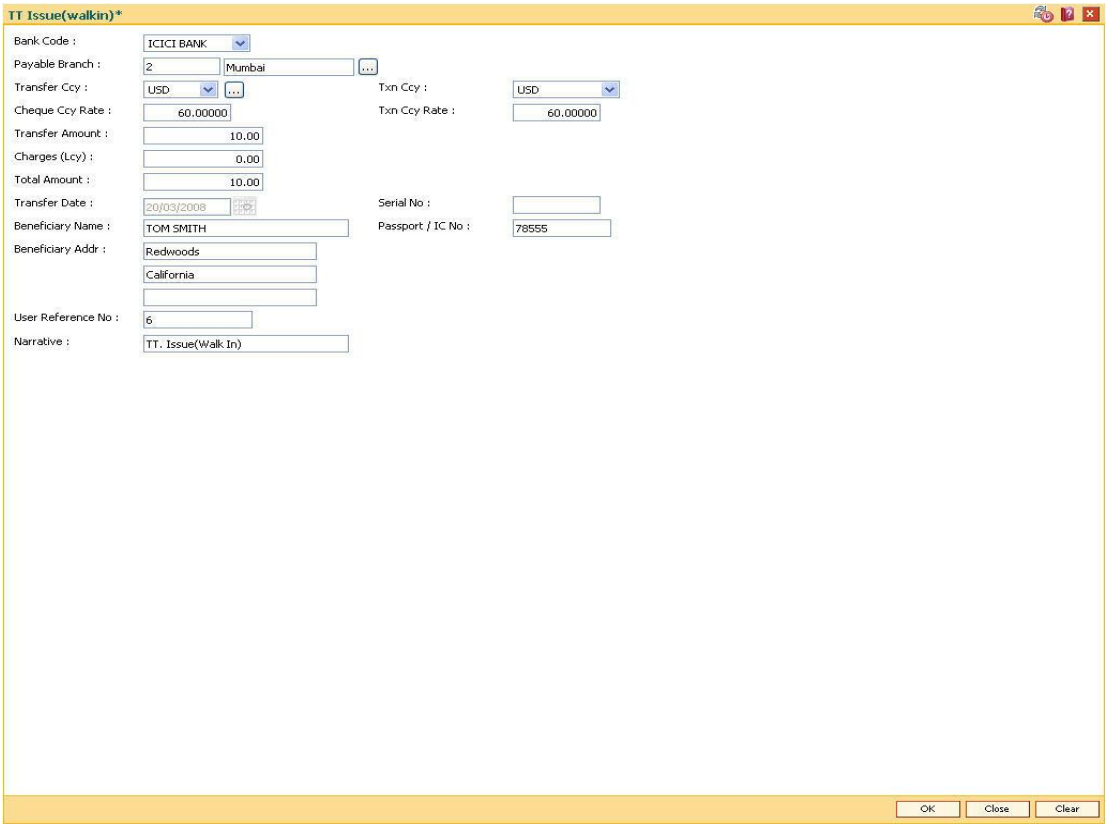
Field Name	Description
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is the currency in which the customer is issuing the TT.
Cheque Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the TT currency to the local currency of the bank. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the account currency are same, the field takes the default value as 1, which cannot be modified.
Transfer Amount	[Mandatory, Numeric, 13, Two] Type the amount that the customer wants to transfer. This amount is in the currency of cheque.

Field Name	Description
Charges (Lcy)	[Display] This field displays the charges that will be levied on the account for cash withdrawal. The service charge codes are added and maintained in the **Service Charge Code Maintenance** screen. For more information on adding service charges, refer to the **Service Charge Definition** option in the Definitions User's Guide. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Total Amount	[Display] This field displays the total amount that will be debited to the customer’s account. This amount will include the charges also.
Transfer Date	[Display] This field displays the date on which the transfer is issued. This date has to be the current posting date.
Serial No	[Display] This field displays the system generated serial number.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary of the TT.
Passport / IC No	[Mandatory, Alphanumeric, 30] Type the beneficiary passport or IC number. This is an identification collected from the beneficiary of the TT.
Beneficiary Addr	[Mandatory, Alphanumeric, 40] Type the contact address of the beneficiary. This is normally used for record purpose and provides additional information.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.

Field Name	Description
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default this field displays the narration, based on the transaction. The user can change the narration, if required.

3. Select the bank code from the drop-down list.
4. Select the payable branch and the transfer currency from the pick list and the transaction currency from the drop-down list.
5. Enter the transfer amount, the beneficiary name and address, and the passport/IC number.

TT Issue (walkin)



6. Click the **Ok** button.
7. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
8. The system displays the **Document Receipt** screen.
9. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
   OR
   Click the **Cancel** button.

10. The system displays the serial number. It is auto-generated by the system. Click the **Ok** button.

8317 - TT Issue GL

You can transmit Telegraphic Transfer (TT) against GL accounts, using the **TT Issue GL** option. This transaction also supports multi-currency.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL Code Definition
- BAM97 - Currency Code Maintenance
- BAM20 - Bank Codes Maintenance8051 - CASA Account Opening
- IV001 - Stock Transaction
- CHM37 - Cheque book Issue

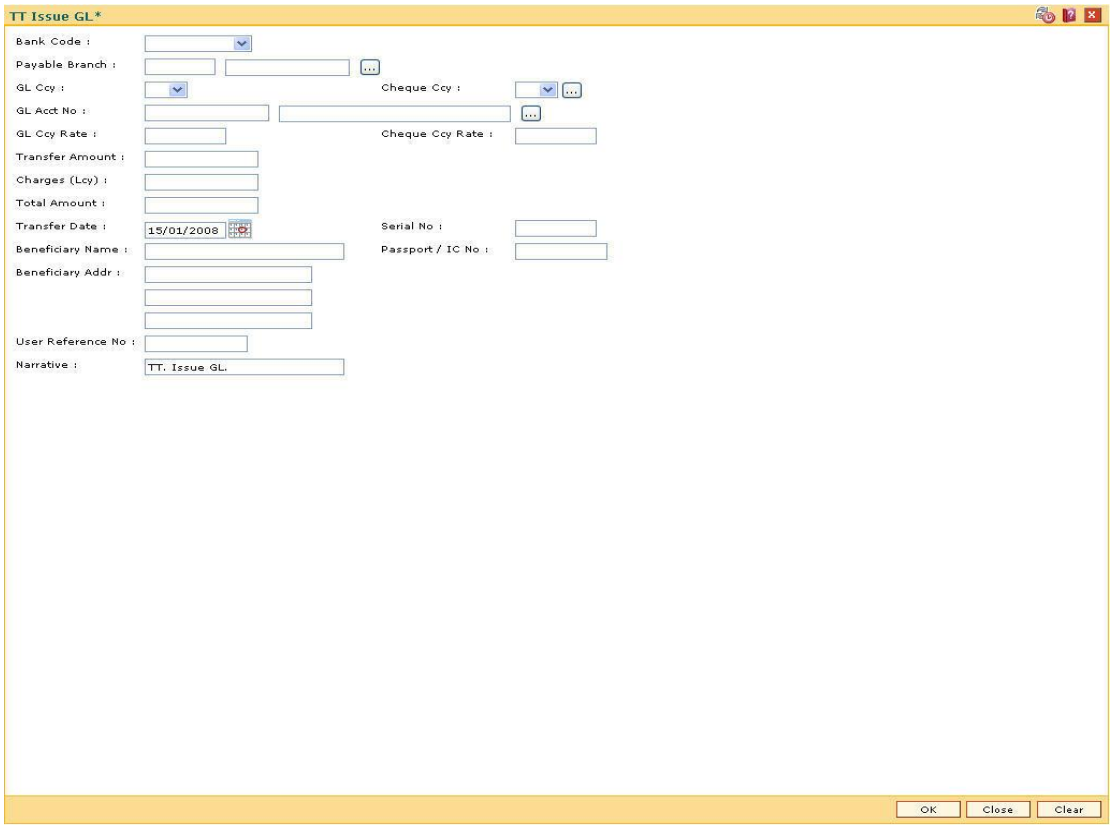
Modes Available

Not Applicable

To issue telegraphic transfer against a GL account

1. Type the fast path **8317** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Remittance > TT Issue GL**.
2. The system displays the **TT Issue GL** screen.

TT Issue GL



Field Description

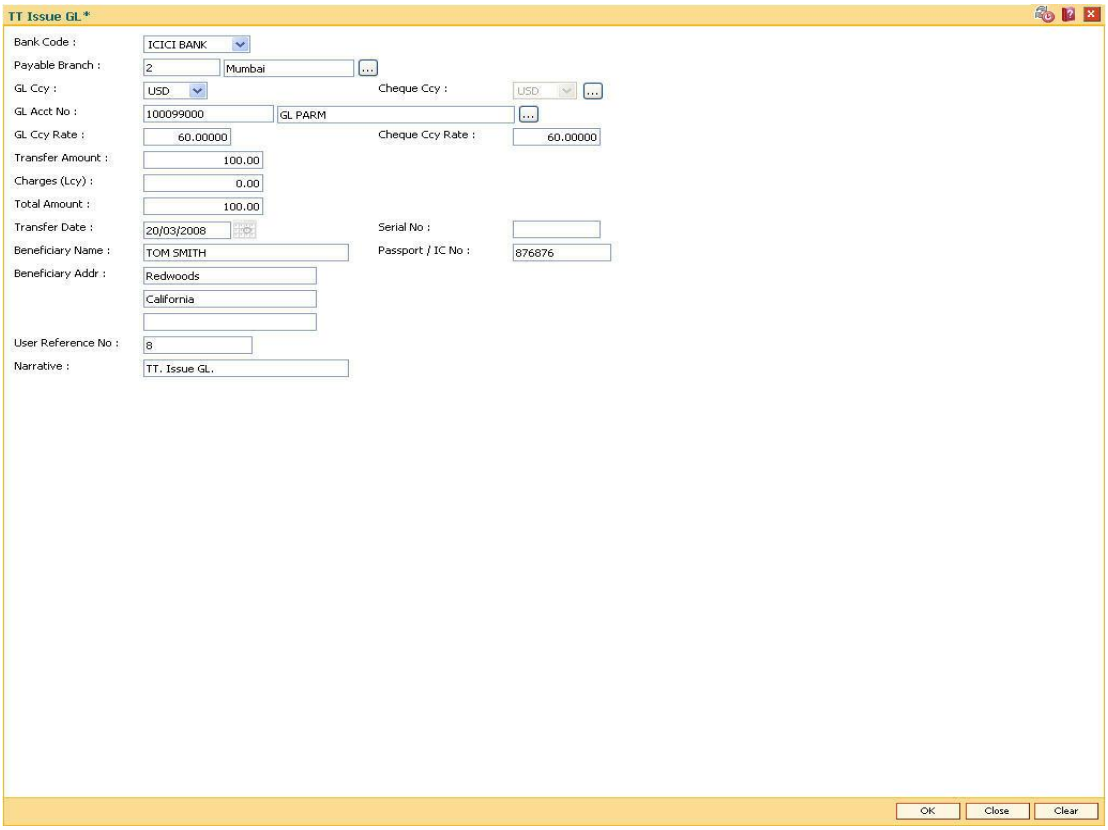
Field Name	Description
Bank Code	[Mandatory, Drop-Down] Select the code of the bank, where the beneficiary GL account is maintained from the drop-down list.
Payable Branch	[Mandatory, Pick List] Select the bank branch, where the beneficiary account is maintained from the pick list.
GL Ccy	[Display] This field displays the GL account currency.
Cheque Ccy	[Display] This field displays the cheque currency. The list displays all the currencies that are set up and permissible for the transaction. This is the currency in which the funds are being transferred. The transaction currency then gets converted to the account currency for posting to the account, and to local currency of the bank for posting of GL entries. Based on the Issuer and TC currency selected, system will validate it for correct combination.

Field Name	Description
GL Acct No	[Mandatory, Pick List] Select the GL account number from the pick list, that will be debited for issuing the TT. The adjacent field displays the GL code.
GL Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the GL account currency to the local currency of the bank. The teller's right to change the GL currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the local currency and the account currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the TT currency to the local currency of the bank. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Transfer Amount	[Mandatory, Numeric, 13, Two] Type the transfer amount. This is the TT amount. This amount is in the currency of cheque.
Charges (Lcy)	[Display] This field displays the charges that will be levied on the account for withdrawal of funds. The service charge codes are added and maintained in the **Service Charge Code Maintenance** screen. For more information on adding service charges, refer to the **Service Charge Definition** option in the Definitions User's Guide. The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Total Amount	[Display] This field displays the total amount that will be debited to the customer’s account. This amount will include the charges also.

Field Name	Description
Transfer Date	[Display] This field displays the date on which the transfer is issued. This date has to be the current posting date.
Serial No	[Display] This field displays the system generated serial number.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary of the TT.
Passport / IC No	[Mandatory, Alphanumeric, 30] Type the passport or IC number. This identification information is collected from the beneficiary of the TT.
Beneficiary Addr	[Mandatory, Alphanumeric, 35] Type the contact address of the beneficiary. The data is taken for record purposes and provided as additional information.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration, if required.

3. Select the bank code and the GL currency from the drop-down list.
4. Select the payable branch, check currency and the GL account from the pick list.
5. Enter the transfer amount, beneficiary name and address, and the passport/IC number.

TT Issue GL



6. Click the **Ok** button.
7. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
8. The system displays the **Document Receipt** screen.
9. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
   OR
   Click the **Cancel** button.
10. The system displays the serial number. It is auto-generated by the system. Click the **Ok** button.

8322 - TT Lost Status Inquiry

Using this option you can perform an inquiry by entering the TT serial number generated at the time of performing TT issue. The system retrieves particulars like issue branch code, TT currency, TT amount, issue date, beneficiary details, etc.

You can mark the status of telegraphic transfer (TT) issued as lost, through this option. You can reverse the transaction on the same day, in which case the instrument will revert to its original status.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters

- STM54 - Routing Branch Maintenance
- BAM56 - Currency Code Maintenance
- BAM20 - Bank Codes Maintenance
- The exchange rate values must be defined and downloaded.
- 8316 - TT Issue(walkin)
- 8317 - TT Issue GL

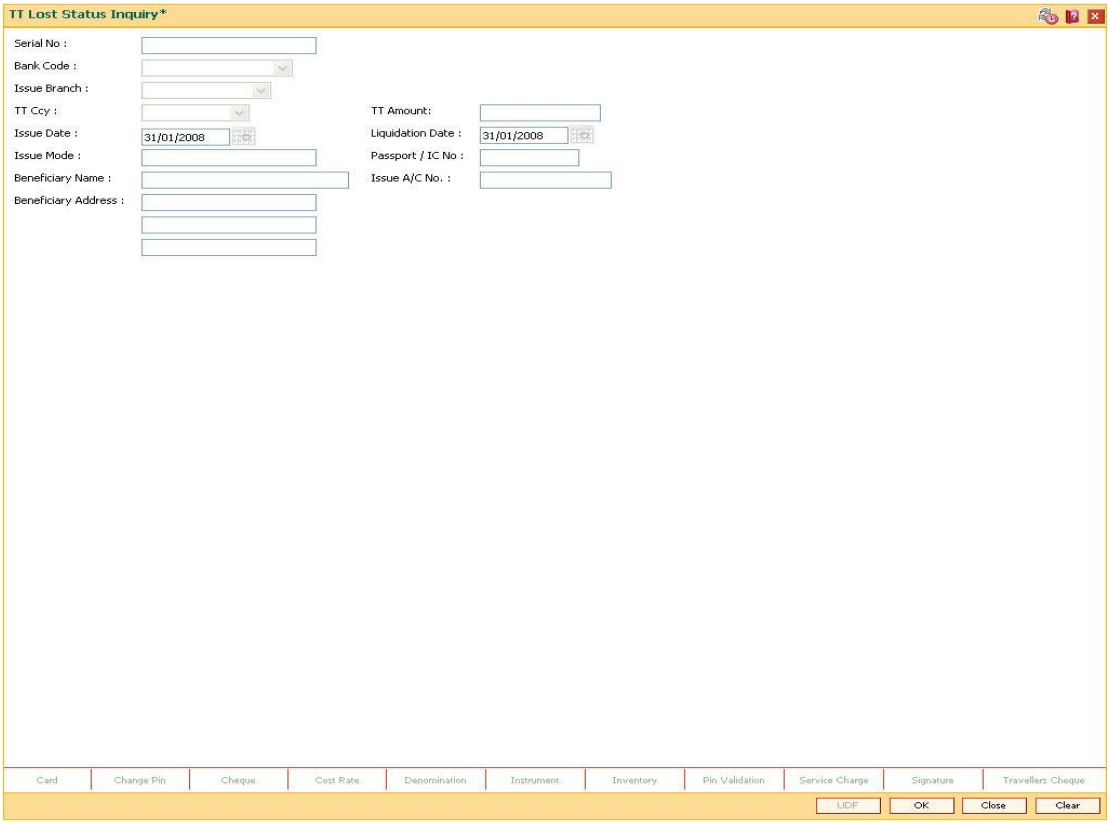
Modes Available

Not Applicable

To modify the status of telegraphic transfer

1. Type the fast path **8322** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Remittance > TT Status Update**.
2. The system displays the **TT Lost Status Inquiry** screen.

TT Lost Status Inquiry



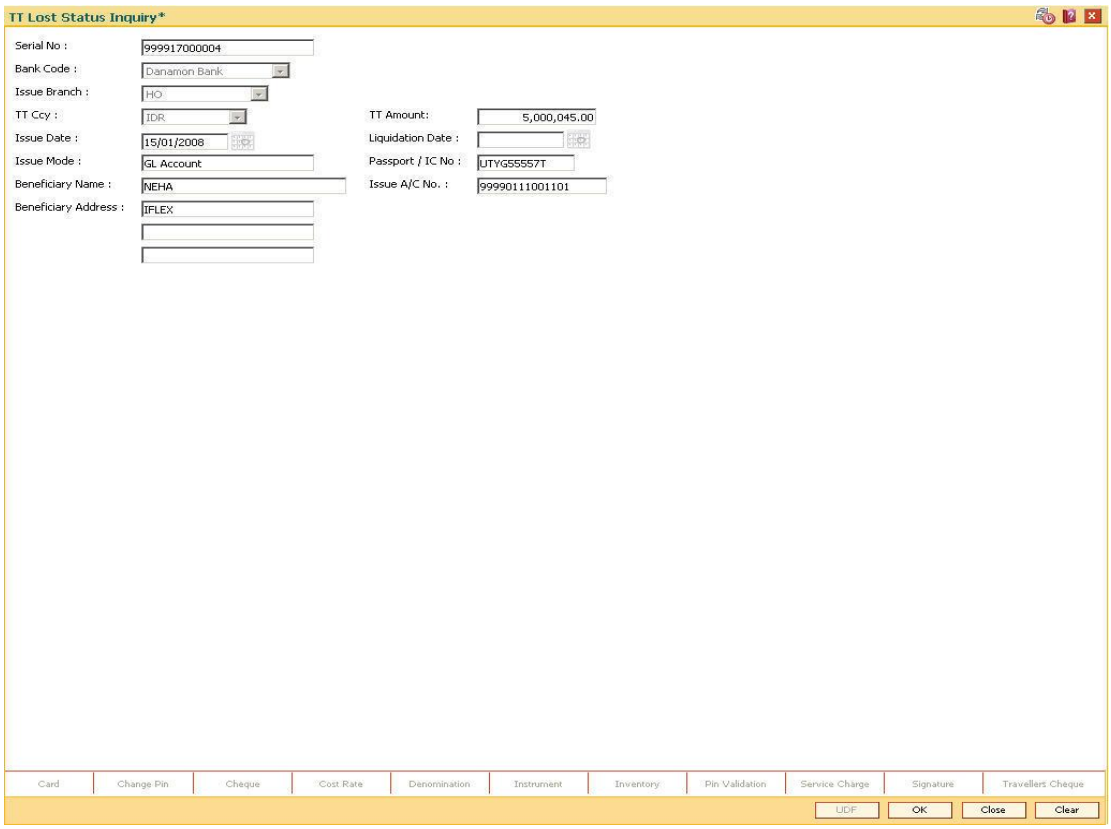
Field Description

Field Name	Description

Field Name	Description
Serial No	[Mandatory, Numeric, 12] Type the serial number of the telegraphic transfer to be marked as lost.
Bank Code	[Display] This field displays the code of the bank, to which the TT is transmitted.
Issue Branch	[Display] This field displays the branch of the bank that has made the TT.
TT Ccy	[Display] This field displays the fund transfer currency.
TT Amount	[Display] This field displays the TT fund amount. This amount is in the currency of the TT.
Issue Date	[Display] This field displays the date on which the TT was made.
Liquidation Date	[Display] This field displays the default current posting date as liquidation date. It remains blank during the inquiry option.
Issue Mode	[Display] This field displays the mode of issue of the TT. For example, Against Cash, Against GL etc.
Passport / IC No	[Display] This field displays the passport or IC number of the customer.
Beneficiary Name	[Display] This field displays the name of the beneficiary of the TT.
Issue A/C No	[Display] This field displays the account number, if the TT is issued against a CASA.
Beneficiary Address	[Display] This field displays the beneficiary address.

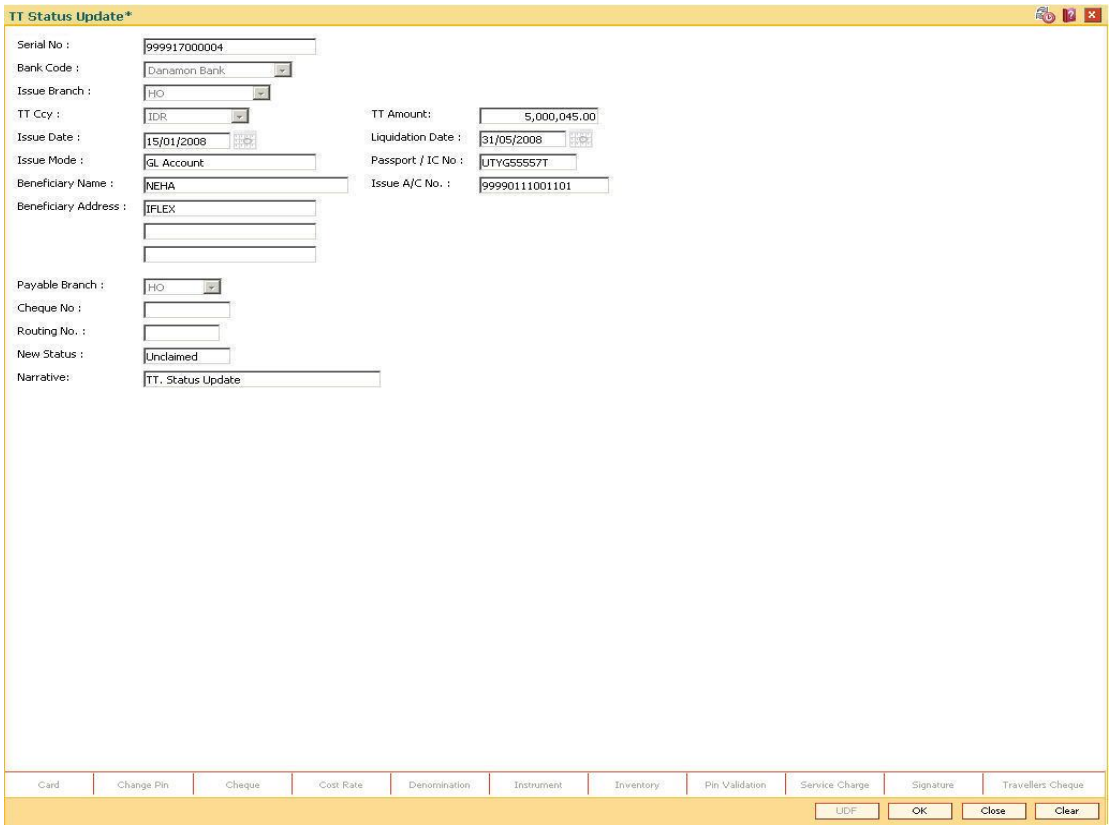
3. Enter the serial number and press the **<Tab> or <Enter>** key.

TT Lost Status Inquiry



4. Click the **Ok** button.
5. The system displays the message "The serial number is..". Click the **Ok** button.
6. The system displays a message "Do You Want to Continue?". Click the **Ok** button.
7. The system displays the **TT Status Update** screen.
8. Enter the required information in the **TT Status Update** screen.

TT Status Update



Field Description

Field Name	Description
Payable Branch	[Display] This field displays the branch of the bank where the TT is payable.
Cheque No	[Display] This field displays the cheque number, if the MICR number is maintained while issuing the TT. This number can be verified.
Routing No	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** (Fast Path: STM54) option. ***Routing Number***[49] *= Sector Code / Bank Code + Branch Code*

[49](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the

Field Name	Description
New Status	[Mandatory, Alphanumeric, 120] Type the status of the TT.
Narrative	[Mandatory, Alphanumeric, 120] Type the detailed description of the lost TT.

9. Click the **Ok** button.
10. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.
11. The system displays the **Authorization Reason** screen.
12. Enter the relevant information and click the **Grant** button.
13. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
14. The system displays the **Document Receipt** screen.
15. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
    OR
    Click the **Cancel** button.
16. The system displays the serial number. Click the **Ok** button.

8319 - Cardless Cash Withdrawal Inquiry

This option is used for withdrawing the cash in cardless cash transfer .You can also cancel the withdrawal transaction by account or by cash.The beneficiary details are validated and the cash is dispersed. Once done, status of the instrument is changed to Paid and the remitter is sent an alert.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL codes Cross Ref Maintenance
- BAM20 - Bank Codes Maintenance
- BAM56 - Currency Code Maintenance
- IV001 - Stock Transactions
- 8318 - Transfer for Cardless Withdrawal

Modes Available

Not Applicable

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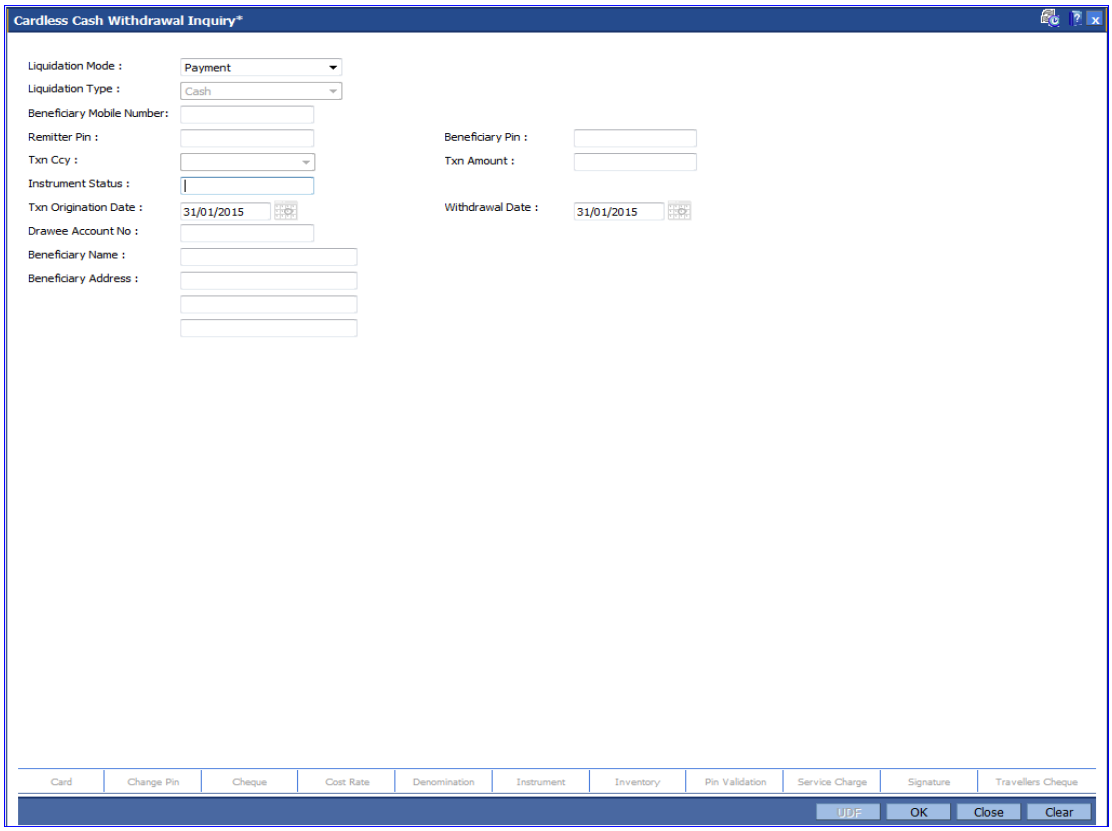
instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

To withdraw Cardless Cash

1. Type the fast path **8319** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance >** Cardless Cash Withdrawal Inquiry.
2. The system displays the **Cardless Cash Withdrawal Inquiry** screen.

Cardless Cash Withdrawal Inquiry



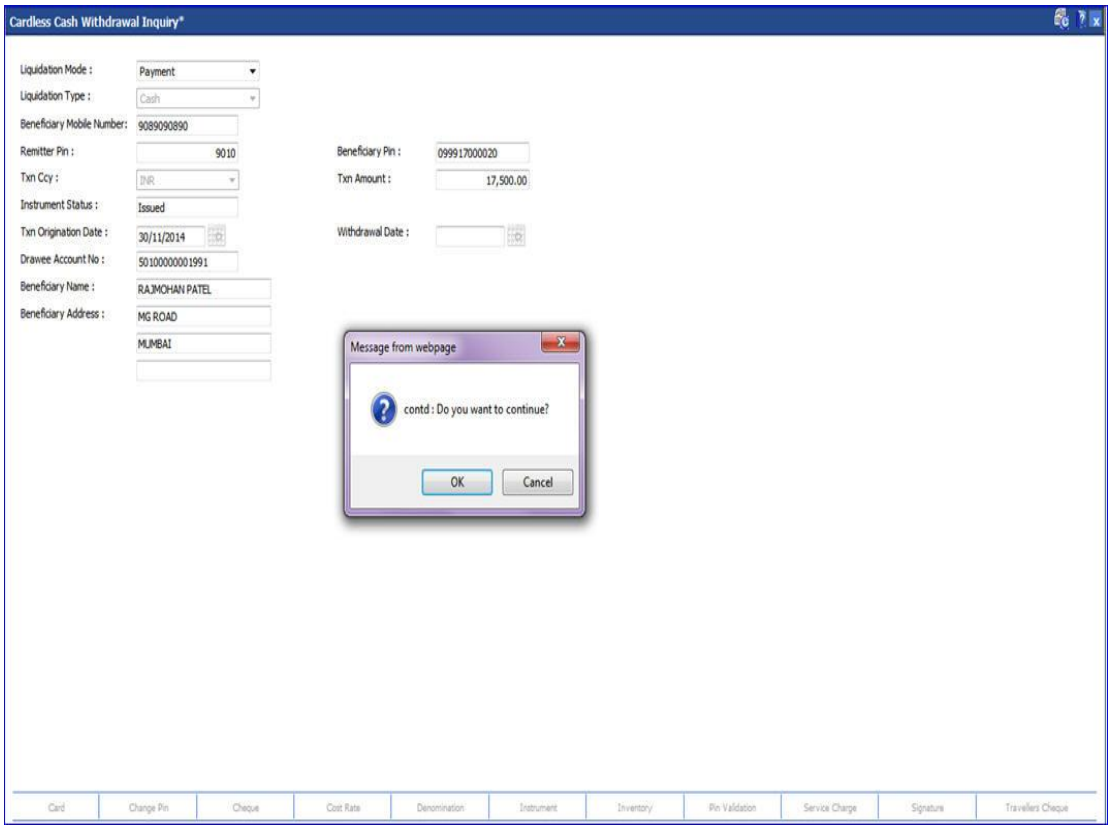
Field Description

Field Name	Description
Liquidation Mode	[Mandatory, Drop-Down] Select the liquidation mode from the drop-down list. The options are: • Cancellation - Remitter wants the transfer cancelled. • Payment – Beneficiary wants payment against the instrument. This is the mode against which the cardless cash will get liquidated.

Field Name	Description
Liquidation Type	[Mandatory, Drop-Down] If the **Liquidation Mode** selected is **Payment**, this field is defaulted to **Cash**. If the **Liquidation Mode** selected is **Cancellation**, Select the **Liquidation Type** from drop down list. The options are: • Cash • Against Account
Remitter's Pin	[Mandatory, Numeric, 4] Type the verification code provided by the remitter.
Beneficiary Mobile Number	[Mandatory, Numeric, 10] Type the Mobile number of the person to whom the money has to be transferred
Txn Ccy	[Display] This field displays the currency in which the funds should be credited in the beneficiary account.
Txn Amount	[Mandatory,Input] Enter the transaction amount. This amount is in the currency of the Txn.
Txn Origination Date	[Display] This field displays the date on which the Txn was done.
Txn Withdrawal Date	[Display] This field displays the default current posting date as liquidation date. It remains blank during the inquiry option.
Drawee Acct No	[Display] This field displays the account number against which the transaction is done. If the Liquidation Mode selected is Cancellation, this field will be an input field
Beneficiary Name	[Display] This field displays the name of the beneficiary .
Beneficiary Address	[Display] This field displays the contact address of the beneficiary.

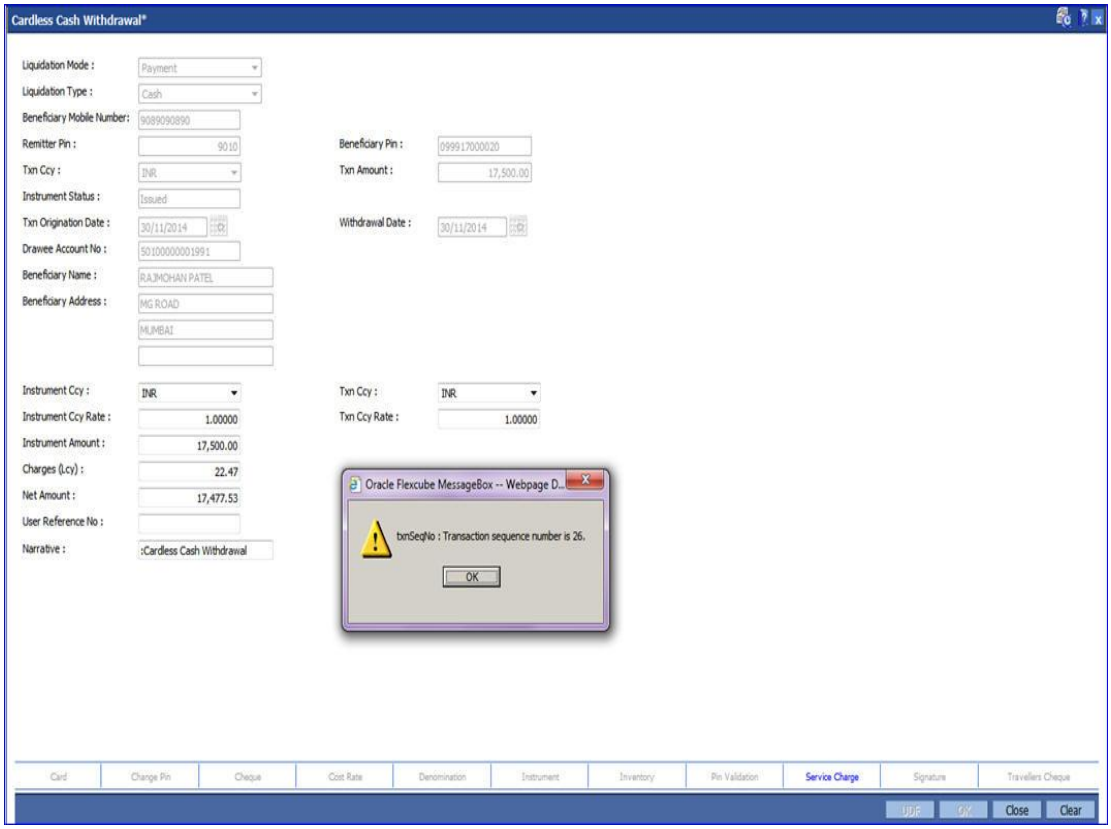
3. Select the liquidation mode and the liquidation type from the drop-down list.
4. Enter the relevant data.

Cardless Cash Withdrawal Inquiry



5. Click the **Ok** button.
6. The system displays the message "The serial number is..". Click the **Ok** button.
7. The system displays the message "Do You Want to Continue". Click the **Ok** button.
8. The system displays the appropriate screen according to the option selected in the **Liquidation Type** field.
9. Enter the required information in the various screens.

Cardless Cash Withdrawal



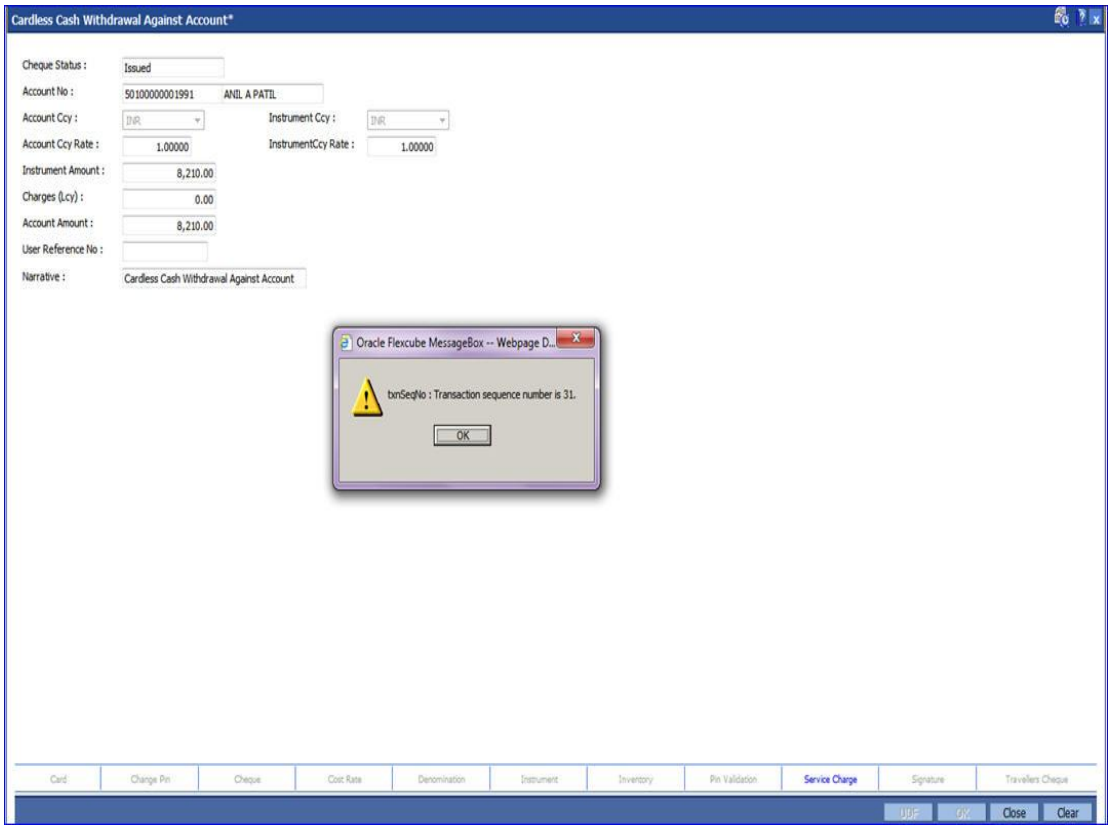
Field Description

Field Name	Description
Liquidation Mode	[Display] Displays the liquidation mode. The options are: • Cancellation - Remitter wants the transfer cancelled. • Payment – Beneficiary wants payment against the instrument. This is the mode against which the Cardless cash will get liquidated.
Liquidation Type	[Display] Displays the Liquidation type. The options are: • Cash • Against Account
Remitter's Pin	[Display] Displays the verification code provided by the remitter.

Field Name	Description
Beneficiary Mobile Number	[Display] Displays theMobile number of the person to whom the money has to be transferred
Txn Ccy	[Display] This field displays the currency in which the funds should be credited in the beneficiary account.
Txn Amount	[Display] This field displays the transaction amount. This amount is in the currency of the Txn.
Txn Origination Date	[Display] This field displays the date on which the Txn was done.
Txn Withdrawal Date	[Display] This field displays the default current posting date as liquidation date. It remains blank during the inquiry option.
Drawee Acct No	[Display] This field displays the account number against which the transaction is done.
Beneficiary Name	[Display] This field displays the name of the beneficiary .
Beneficiary Address	[Display] This field displays the contact address of the beneficiary.
Instrument Ccy	[Display] This field displays the fund transfer currency.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list. This is the currency in which beneficiary of the cardless cash would like to accept the funds.
Instrument Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.

Field Name	Description
Txn Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the transaction currency to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Instrument Amount	[Display] This field displays the instrument amount.
Charges (Lcy)	[Display] This field displays the charges that will be levied on the account for cash withdrawal. The service charge codes are added and maintained in the **Service Charge Code Maintenance** screen. For more information on adding service charges, refer to the **Service Charge Definition** option in the Definitions User's Guide. The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Net Amount	[Display] This field displays the amount that will be finally paid to the beneficiary. *Net Amount = Transfer Amount - Charges* This amount will be in the transaction currency.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Display] This field displays the default narration, based on the transaction.

Cardless Cash Withdrawal Against Account



Field Description

Field Name	Description
Cheque Status	[Display] This field displays the status of the Instrument. The options are: • Issued • Cancelled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale Except for status 'Lost', all others are marked by the system itself.

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the CASA account number. The adjacent field displays the name of the customer.
Acct Ccy	[Display] This field displays the currency assigned to the product at the product level, under which the account is opened. All the entries are posted in the account in the account currency. The exchange rate values must be defined and downloaded. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Instrument Ccy	[Display] This field displays the currency in which the cardless cash has been issued. The cheque currency is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Instrument Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
Instrument Amount	[Display] This field displays the amount for which the cardless cash is issued. This amount is in the currency of the cardless cash.

Field Name	Description
Charges (Lcy)	[Display] This field displays the charges in local currency, that will be levied on liquidation of cardless cash. The service charge codes are added and maintained in the **Service Charge Code Maintenance** screen. For more information on adding service charges, refer to the **Service Charge Definition** option in the Definitions User's Guide. The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level. The system displays the total of all the service charges if more than one SC code is attached to the transaction. The default SC can be changed by selecting the **Service Charge Details** button.
Acct Amount	[Display] This field displays the amount that will be finally credited to the CASA account. This amount will be in the currency of the account, and will include the charges as well as the DD amount.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Display] This field displays the default narration, based on the transaction.

8003 - TC Purchase Walk-in Customer

Using this option you can purchase Traveler's Cheque (TC) from customers who do not have an account with the bank. The teller can issue TC if he has sufficient cash to perform the transaction.

To perform this transaction, teller should ensure that the names of the banks, whose TC's are authorized for purchase, are set up in the **Issuer Maintenance** (Fast Path: BAM09) option.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL codes Cross Ref Maintenance
- BAM20 - Bank Codes Maintenance
- The exchange rate values must be defined and downloaded.

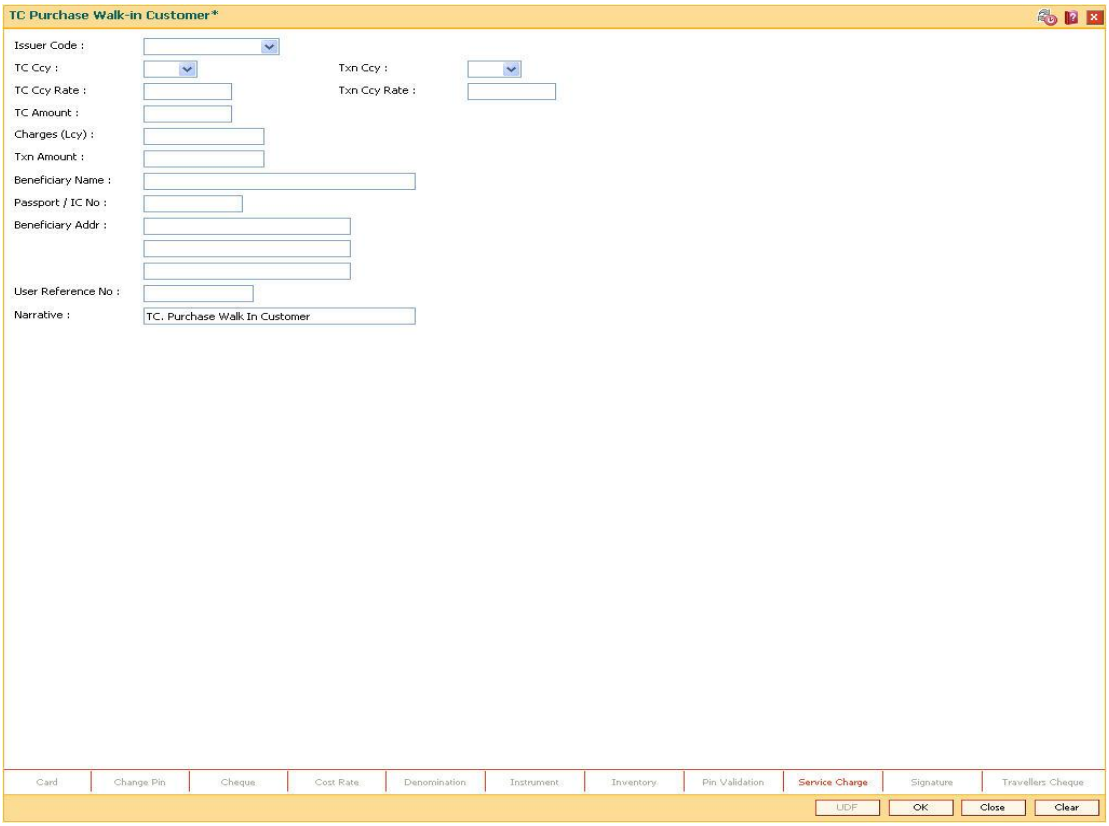
Modes Available

Not Applicable

To purchase TC from walk-in customer

1. Type the fast path **8003** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > TC Purchase Walk-in Customer**.
2. The system displays the **TC Purchase Walk-in Customer** screen.

TC Purchase Walk-in Customer



Field Description

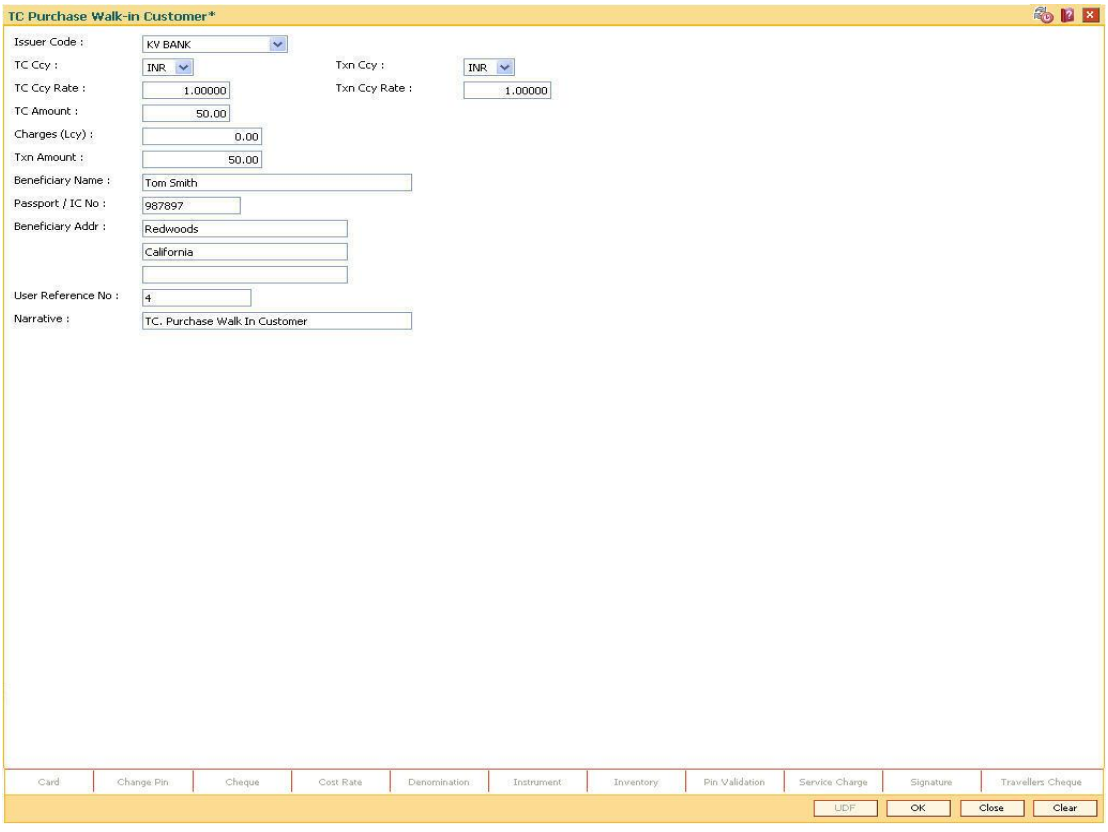
Field Name	Description
Issuer Code	[Mandatory, Drop-Down] Select the issuer code from the drop-down list. It is maintained in the **Issuer Maintenance** (Fast Path: BAM09) screen.
TC Ccy	[Mandatory, Drop-Down] Select the TC currency from the drop-down list. It lists all the currencies set up and permissible for the transaction. This is the currency in which the TCs are being purchased. The transaction currency then gets converted to the TC currency for posting to the account, and to local currency of the bank for posting of GL entries.

Field Name	Description
Txn Ccy	[Mandatory, Drop-Down] Select the currency is which the customer will perform the transaction from the drop-down list. The transaction currency then gets converted to the TC currency for posting to the account, and to local currency of the bank for posting of GL entries.
TC Ccy Rate	[Display] This field displays the rate of conversion to be used for converting TC currency to the Local currency. If the transaction currency and the TC currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
TC Amount	[Mandatory, Numeric, 13, Two] Type the TC amount. This is the amount of TC the Bank is willing to purchase from the customer.
Charges (Lcy)	[Display] This field displays the charges that will be levied by the bank for this transaction. This will be the commission charges that are collected from the customer. The service charge codes are added and maintained in the **Rewards and** Service Charges **definition** (Fast Path : BAM14) screen. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Txn Amount	[Display] This field displays the transaction amount in the local currency of the bank. This field is populated automatically when the TC Amount, Exchange Rate and Transaction CCY is entered. This is the total amount that needs to be paid to the customer. This amount is net of service charges, if any.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the walk-in customer selling the TC.

Field Name	Description
Passport / IC No	[Mandatory, Alphanumeric, 30] Type the passport or IC number of the walk-in customer. This is an identification collected from the walk-in customer.
Beneficiary Addr	[Mandatory, Alphanumeric, 40] Type the contact address of the walk-in customer. This is normally used for record purpose and provides additional information.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays **TC Purchase Walk-In Customer**.

3. Select the issuer code, TC currency, and the transaction currency from the drop-down list.
4. Enter the TC amount, beneficiary name, address, and the passport/IC number.

TC Purchase Walk-in Customer



5. Click and enter the details in **User Defined Field**.

6. Click the **Validate** button.
7. The system displays the message "Validation procedure completed". Click the **OK** button to go to the transaction screen.
8. Click the **Ok** button.
9. The system displays the transaction sequence number. The transaction sequence number is the system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
10. The system displays the **Document Receipt** screen.
11. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
    OR
    Click the **Cancel** button.

Note 1: For more information on Authorization transactions, refer to the ***Oracle FLEXCUBE Introduction User Manual***.
Note 2: For more information on **UDF** and **Document Receipt**, refer to the **Common Screens** option available in the ***Oracle FLEXCUBE Introduction User Manual***.

1409 - TC Purchase Against Account

Using this option you can purchase the traveler cheques (TC) from customer's who hold an account with the bank. The customer account is credited in the account currency with the equivalent of the TC amount, after taking the service charges into account.

To perform this transaction, you should ensure that the names of the banks, whose TC's are authorized for purchase, are set up in the **Issuer Maintenance** (Fast Path: BAM09) option.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL codes Cross Ref Maintenance
- BAM20 - Bank Codes Maintenance
- 8051 - CASA Account Opening
- The exchange rate values must be defined and downloaded.

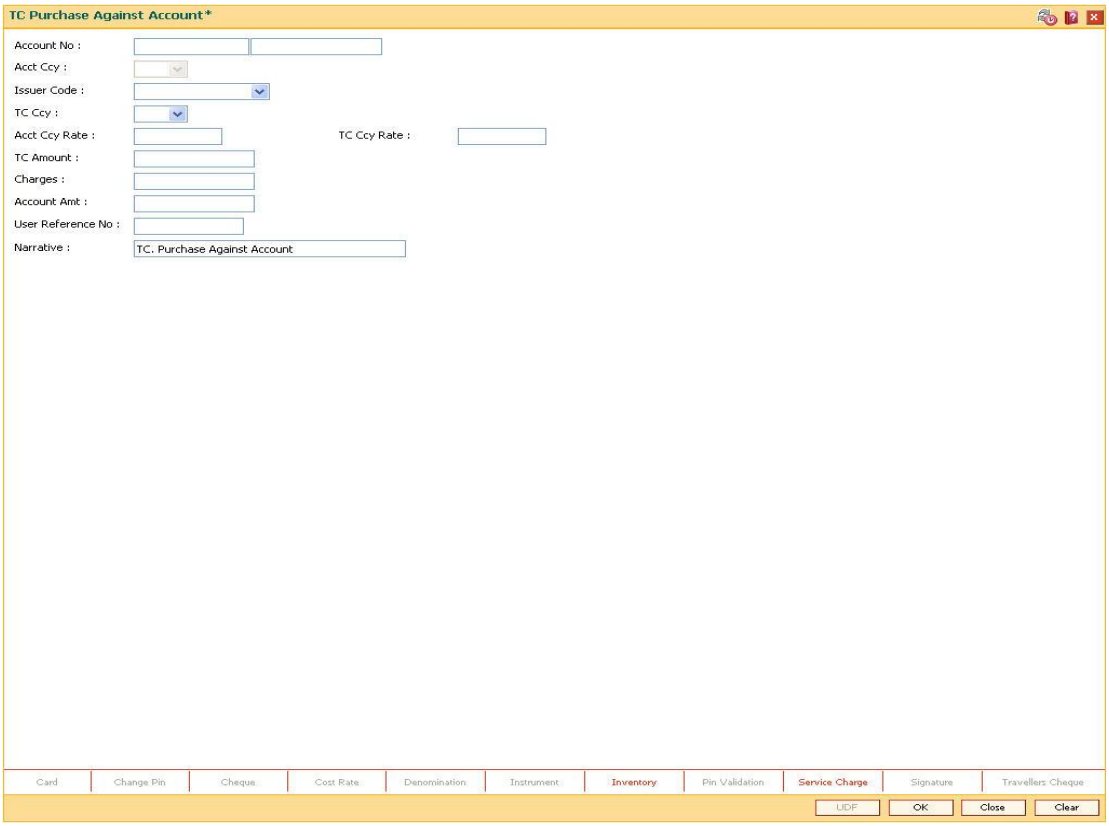
Modes Available

Not Applicable

To purchase TC against an account

1. Type the fast path **1409** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > TC Purchase Against Account**.
2. The system displays the **TC Purchase Against Account** screen.

TC Purchase Against Account



Field Description

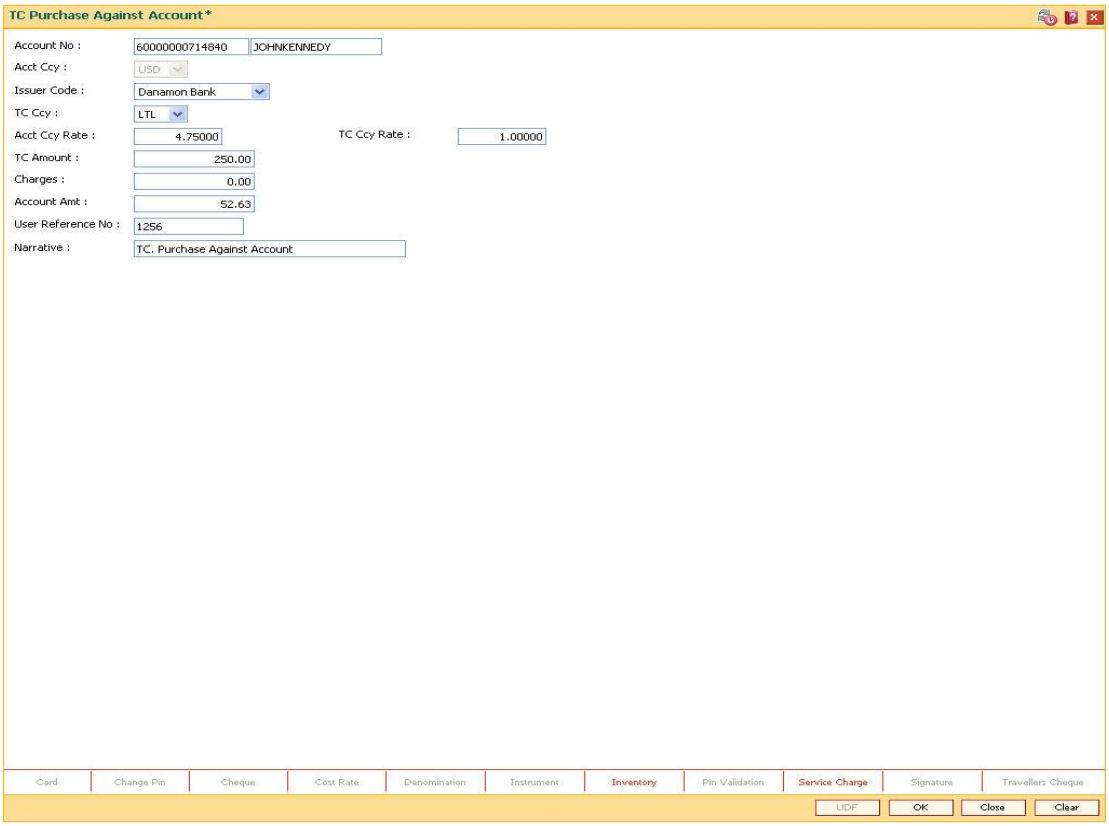
Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the CASA account number of the customer. The adjacent field displays the short name of the primary customer of the account.
Acct Ccy	[Display] This field displays the currency assigned to the product, under which the CASA account is opened. All the entries are posted in the account in the account currency based on the exchange rate set up for the transaction. For example, if the currency assigned to a CASA product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
Issuer Code	[Mandatory, Drop-Down] Select the issuer code from the drop-down list. The issuer code is maintained in the **Issuer Maintenance** (Fast Path : BAM09) option.

Field Name	Description
TC Ccy	[Mandatory, Drop-Down] Select the TC currency from the drop-down list. It lists all the currencies set up and permissible for the transaction. This is the currency in which the TCs are to be purchased. The transaction currency then gets converted to the account currency for posting to the account, and to local currency of the bank for posting of GL entries. Based on the Issuer Code and TC currency selected, the system will validate it for correct combination.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
TC Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
TC Amount	[Mandatory, Numeric, 13, Two] Type the TC amount. The TC amount is the amount of TC the customer wants to sell to the bank. This is the amount in the currency of TC.
Charges	[Display] This field displays the charges in local currency that will be levied on the account for cash transaction. The service charge codes are added and maintained in the Service Charge Code Maintenance option. The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level. The system displays the total of all the service charges if more than one SC code is attached to the transaction. The default SC can be changed by clicking the Service Charges tab.

Field Name	Description
Account Amt	[Display] This field displays the amount which will be reflected on the CASA account. If the local currency of the bank is different from the account currency of the customer, the amount of the transaction entered in the Txn Amount field will get converted in the currency of the account at the exchange rate specified above. If the currency of the local bank and that of the account is the same, the amount will be same for both the amount field as well as the account amount field. *The account amount is derived as follows :Account Amount = Txn Amount * Txn Ccy Rate / Account Ccy Rate*
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays **TC Purchase Against Account**.

3. Enter the account number and press the **<Tab> or <Enter>** key.
4. Select the issuer code and the TC currency from the drop-down list.
5. Enter the TC amount.

TC Purchase Against Account



6. Click and enter the details in **User Defined Field**
7. Click the **Validate** button.
8. The system displays the message "Validation procedure completed". Click the **OK** button to go to the transaction screen.
9. Click the **Ok** button.
10. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
11. The system displays the **Authorization Reason** screen.
12. Enter the relevant information and click the **Grant** button.
13. The system displays the transaction sequence number. The transaction sequence number is the system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
14. The system displays the **Document Receipt** screen.
15. Select the receipt you want to print and click the **Ok** button.
    or
    Click the **Cancel** button.

Note 1: For more information on Authorization transactions, refer to the ***Oracle FLEXCUBE Introduction User Manual***.
Note 2: For more information on **UDF** and **Document Receipt**, refer to the **Common Screens** option available in the ***Oracle FLEXCUBE Introduction User Manual***.

8204 - TC Sale - Walk-in Customer

The bank can sell Traveler's Cheque to customers who do not have an account with the Bank. This can be done only if the bank has sufficient Traveler’s cheque to perform the transaction.

Using this option you can sell TC to a walk-in customer.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL codes Cross Ref Maintenance
- BAM20 - Bank Codes Maintenance
- BAM97 - Currency Code Maintenance
- The exchange rate values must be defined and downloaded.

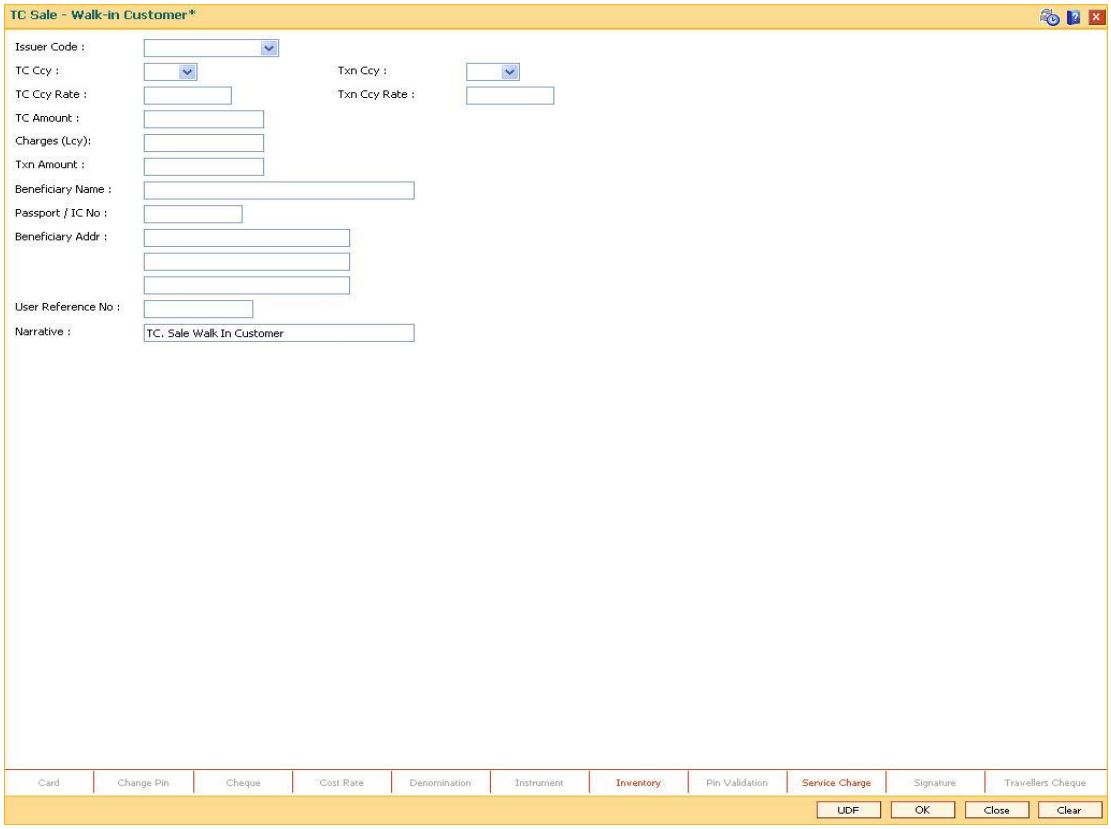
Modes Available

Not Applicable

To sell traveler's cheque against cash to walk-in customer

1. Type the fast path **8204** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > TC Sale - Walk-in Customer**.
2. The system displays the **TC Sale - Walk-in Customer** screen.

TC Sale - Walk-in Customer



Field Description

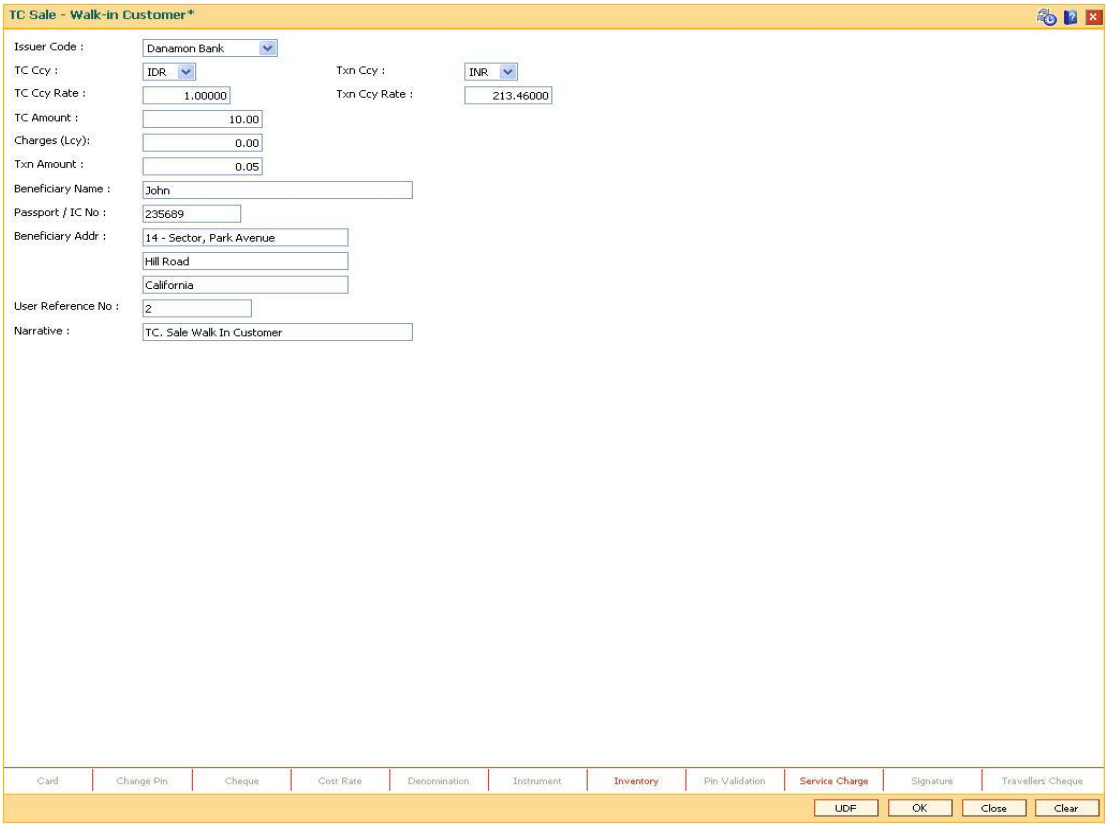
Field Name	Description
Issuer Code	[Mandatory, Drop-Down] Select the issuer code from the drop-down list. It is maintained in the **Issuer Maintenance** option.
TC Ccy	[Mandatory, Drop-Down] Select the TC currency from the drop-down list. It lists all the currencies set up and permissible for the transaction.
Txn Ccy	[Mandatory, Drop-Down] Select the currency of the cheque from the drop-down list. This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.

Field Name	Description
TC Ccy Rate	[Display] This field displays the rate of conversion to be used for converting TC currency to the Local currency. The teller's right to change the traveler’s cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the TC currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
TC Amount	[Mandatory, Numeric, 13, Two] Type the TC amount. This is the amount of TC the Bank is willing to sell to the customer.
Charges (Lcy)	[Display] This field displays the charges that will be levied on the account for cash withdrawal. The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. For more information on adding service charges, refer to the **Service Charge Definition** option in the Definitions User's Guide. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Txn Amount	[Display] This field displays the transaction amount in the local currency of the bank. This field is populated automatically when the TC Amount, Exchange Rate, and Transaction CCY is entered. This is the total amount that needs to be paid by the customer. This amount is inclusive of charges, if any.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary of the TC.

Field Name	Description
Passport / IC No	[Mandatory, Alphanumeric, 30] Type the passport or IC number of the beneficiary. This is an identification collected from the beneficiary.
Beneficiary Addr	[Mandatory, Alphanumeric, 40] Type the contact address of the beneficiary. This is normally used for record purpose and provides additional information.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays **TC.Sale Walk In Customer**.

3. Select the issuer code, TC currency, and the transaction currency from the drop-down list.
4. Enter the TC amount, beneficiary name and address, passport/IC number and narration.

TC Sale - Walk-in Customer



5. Click the **UDF** button. The system displays the **UDF Details** screen.

6. Click the **Validate** button. The system displays the message "Validation procedure completed".
7. Click the **Ok** button on the UDF Details screen.
8. Click the **Ok** button.
9. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.
10. The system displays the **Authorization Reason** screen.
11. Enter the relevant information and click the **Grant** button.
12. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
13. The system displays the **Document Receipt** screen.
14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
    OR
    Click the **Cancel** button.

1009 - TC Sale Against Account

Using this option you can sell Traveler's Cheques against the CASA account of the customer from **Oracle FLEXCUBE** The TCs which are expected to be issued should be available in the inventory of the teller for issuance.

The customer account is debited in the Account Currency with the equivalent of the TC amount after taking the charges into account.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL Code Definition
- BAM97 - Currency Code Maintenance
- BAM20 - Bank Codes Maintenance
- 8051 - CASA Account Opening
- The exchange rate values must be defined and downloaded.

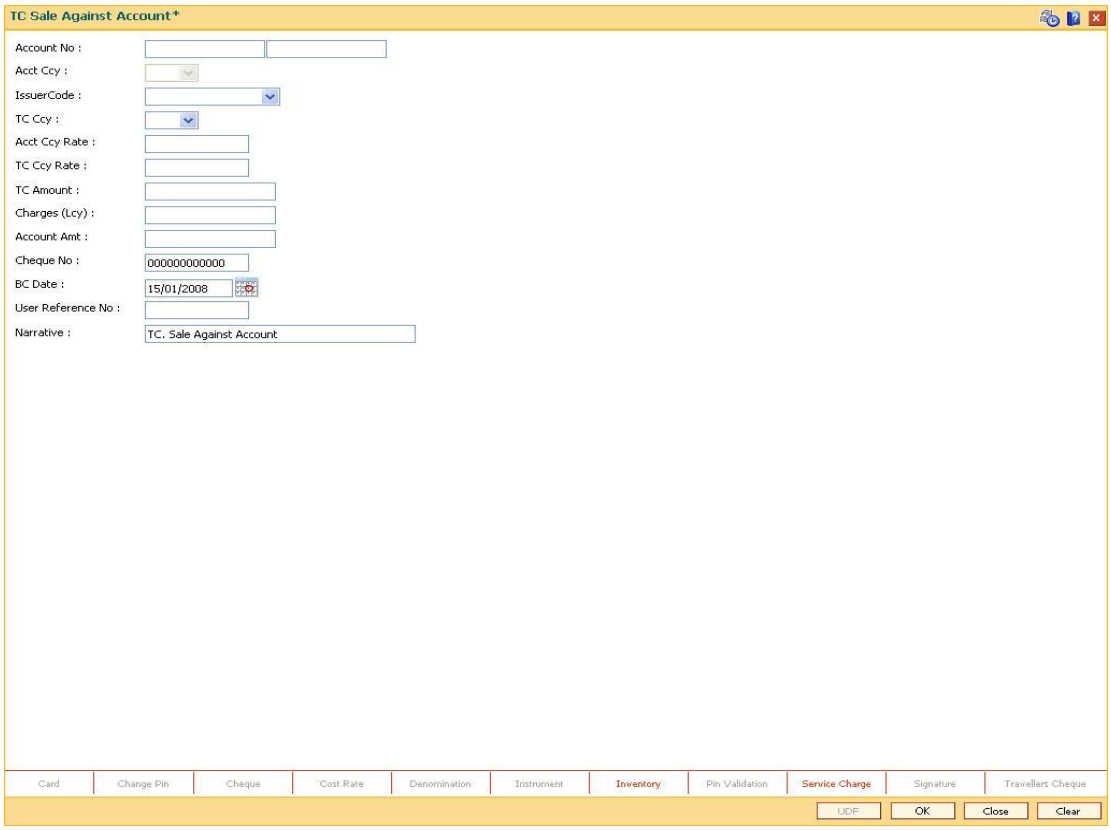
Modes Available

Not Applicable

To sell traveler's cheque against an account

1. Type the fast path **1009** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > TC Sale Against Account**.
2. The system displays the **TC Sale Against Account** screen.

TC Sale Against Account



Field Description

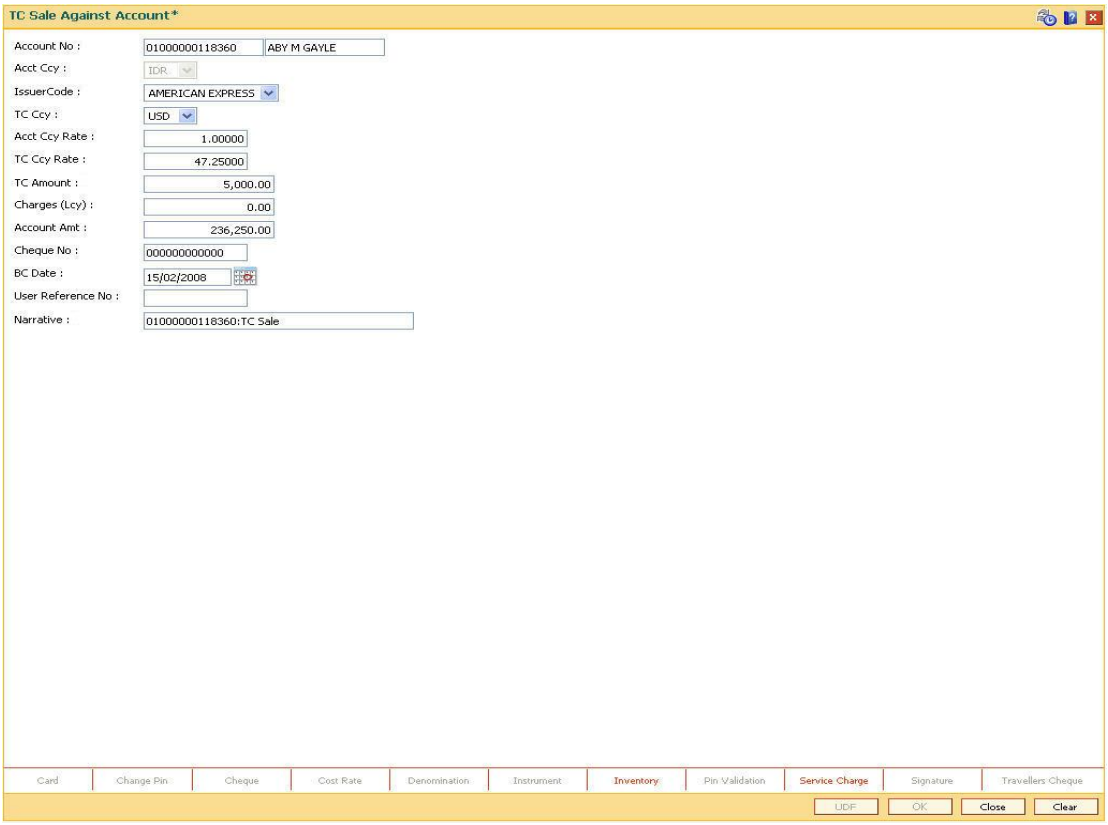
Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the CASA account number of the customer, which needs to be debited for issuance of traveler's cheque. The adjacent field displays the primary name of the account holder.
Acct Ccy	[Display] This field displays the currency in which the account is held.
Issuer Code	[Mandatory, Drop-Down] Select the issuer code/name of the issuer of the TC's from the drop-down list. It is maintained in the **Issuer Maintenance** option.

Field Name	Description
TC Ccy	[Mandatory, Drop-Down] Select the TC currency from the drop-down list. It lists all the currencies set up and permissible for the transaction. This is the currency in which the TCs are being sold. The transaction currency then gets converted to the account currency for posting to the account and to local currency of the bank for posting of GL entries. Based on the Issuer Code and TC currency selected, the system will validate it for correct combination.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
TC Ccy Rate	[Display] This field displays the TC currency rate. By default, this field displays the rate at which the TC currency is converted to the local currency of the bank The teller's right to change the account currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the traveler's cheque currency and the Local are same, the field takes the default value as 1, which cannot be modified.
TC Amount	[Mandatory, Numeric, 13, Two] Type the TC amount. The TC amount is the amount of TC the customer wants to buy from the bank. This is the amount in the currency of TC.

Field Name	Description
Charges (Lcy)	[Display] This field displays the fees charged to the customer for the transaction. The charges can be either charged by the bank or by the issuer of the TC. If the charges pertain to your bank, they are attached at the **Transaction Mnemonic Codes** option. The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. For more information on adding service charges, refer to the **Service Charge Definition** option in the **Definitions User's Guide**. The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Account Amt	[Display] This field displays the total amount that will be debited to the customer's account.
Cheque No	[Mandatory, Numeric, 12] Type the cheque number, if the TCs are being sold to the customer against the cheques issued to his/her CASA account. The system will validate this cheque number against the cheques issued to the customer on the account. If the cheque no. is already paid or lost or marked as Stop, the system will show an error. If the cheque is not yet paid the system will change the status to Paid after the transaction is confirmed.
BC Date	[Mandatory, Pick List, dd/mm/yyyy] Select the BC date from the pick list. By default, this date has to be the current posting date. This is the date written on the instrument. This date has to be less than or equal to the current posting date. This date is used to check the validity of the instrument. If the cheque date is greater than the current posting date, then the cheque has to be treated as a post-dated cheque.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. This field is enabled or disabled depending on the profit booking being enabled or disabled for the particular transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays **TC Sale Against Account**.

3. Enter the account number and press the **<Tab> or <Enter>** key.
4. Select the issuer code.
5. Enter the TC amount and narration.

TC Sale Against Account



6. Click the **Ok** button.
7. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **OK** button.
8. The system displays the **Document Receipt** screen.
9. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
   OR
   Click the **Cancel** button.

Note: For more information on Authorization transactions, refer to the ***FLEXCUBE Introduction User Manual***.

8205 - TC Sale - Against GL

Using this option you can sell Traveler's Cheques against the GL account.

To perform this action, you should ensure that the names of the Banks on whom TCs are drawn on are set up in the **Issuer Maintenance** (Fast Path: BAM09) option. This maintenance is then downloaded to the Branch. Once this is done, the names of the banks who's TCs are to be sold,

is populated in the option list. The bank needs to have sufficient stock of TC to perform this transaction.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM99 - GL codes Cross Ref Maintenance
- BAM20 - Bank Codes Maintenance
- BAM97 - Currency Codes Cross Reference
- The exchange rate values must be defined and downloaded.

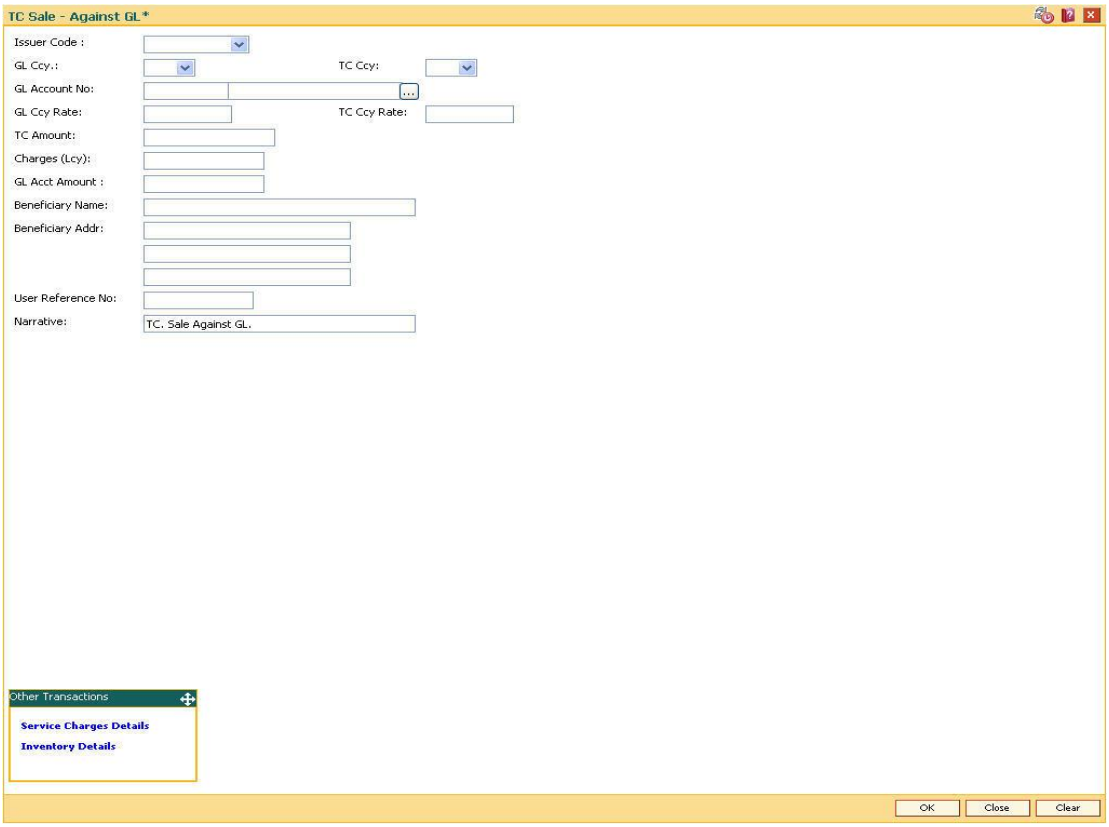
Modes Available

Not Applicable

To sell traveller's cheque against GL

1. Type the fast path **8205** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Remittance > TC Sale - Against GL**.
2. The system displays the **TC Sale - Against GL** screen.

TC Sale - Against GL



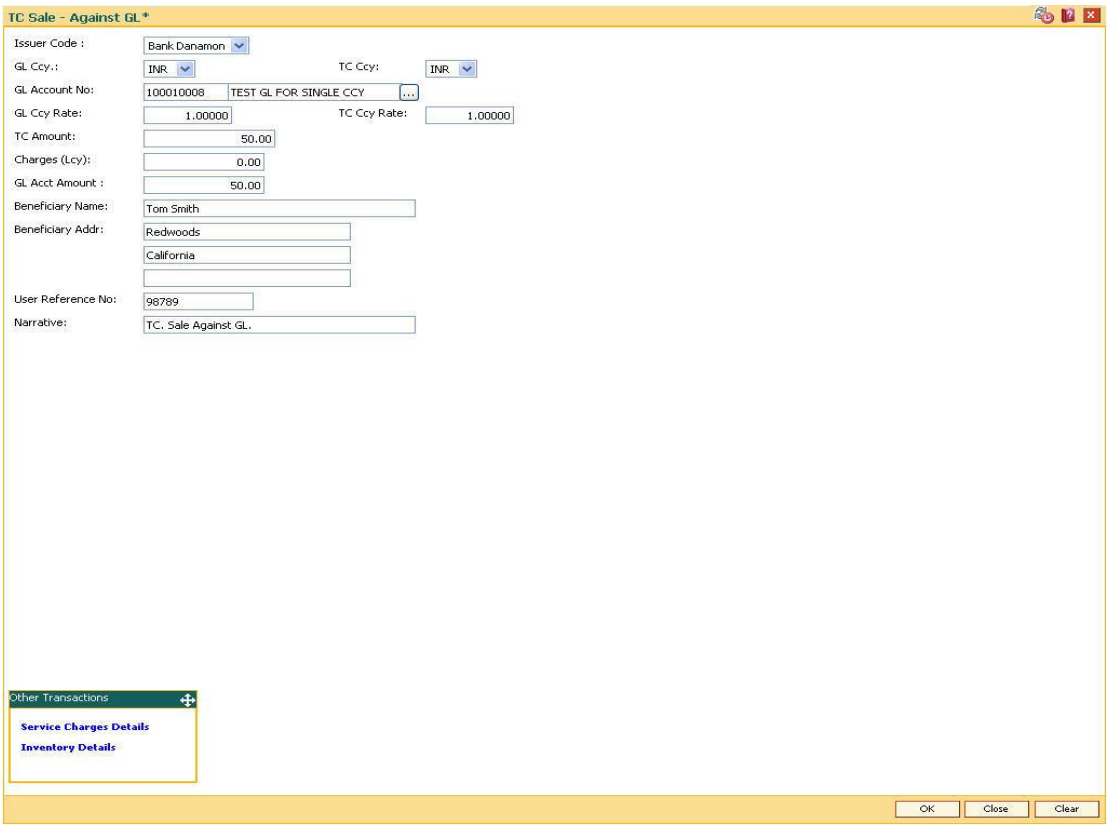
Field Description

Field Name	Description
Issuer Code	[Mandatory, Drop-Down] Select the issuer code of the bank on whom the TC's are drawn from the drop-down list. It is maintained in the Issuer Maintenance option.
GL Ccy	[Mandatory, Drop-Down] Select the currency of the GL account, which needs to be debited while issuing TC from the drop-down list.
TC Ccy	[Mandatory, Drop-Down] Select the TC currency from the drop-down list. It lists all the currencies set up and permissible for the transaction. This is the currency in which the TCs are being sold.
GL Account No	[Mandatory, Pick List] Select the GL account number against which you want to issue TC from the pick list. The adjacent field displays the GL code.
GL Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the account currency to the local currency of the bank. If the local currency and the account currency are same, the field takes the default value as 1, which cannot be modified.
TC Ccy Rate	[Display] This field displays the rate of conversion to be used for converting TC currency to the Local currency. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the GL currency and the TC currency are same, the field takes the default value as 1, which cannot be modified.
TC Amount	[Mandatory, Numeric, 13, Two] Type the TC amount. This is the amount of TC; the bank would like to sell by this transaction.

Field Name	Description
Charges (Lcy)	[Display] This field displays the charges that will be levied on the account for cash withdrawal. The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. For more information on adding service charges, refer to the **Service Charge Definition** option in the Definitions User's Guide. The service charges can be attached at the product level, transaction mnemonic level or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
GL Acct Amount	[Display] This field displays the amount in the GL account. This field is populated automatically when the TC Amount, Exchange Rate, and Txn CCY are entered. This is the total amount that will be debited to the GL account. This amount will include the charges also.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the nominee of the TC.
Beneficiary Addr	[Mandatory, Alphanumeric, 40] Type the contact address of the nominee. This is normally used for record purpose and provides additional information.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration, if required.

3. Select the issuer code, GL currency, and the TC currency from the drop-down list.
4. Select the GL account number from the pick list.
5. Enter the TC amount, nominee name and address, and the passport/IC number.

TC Sale - Against GL



6. Click the **Ok** button.
7. The system displays the message "Authorization Required. Do You Want to continue?". Click the **Ok** button.
8. The system displays the **Authorization Reason** screen.
9. Enter the relevant information and click the **Grant** button.
10. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
11. The system displays the **Document Receipt** screen.
12. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
    OR
    Click the **Cancel** button.

8004 - FX Purchase (Walk-in)

Using this option you can purchase foreign exchange currencies from any customer who does not have an account with the bank. The beneficiary's name, address and passport number are maintained in this option. The transaction currency codes and details are maintained in the **Currency Definition** (Fast Path: BAM25) option.

Definition Prerequisites

- BAM97 - Currency Code Maintenance
- BAM99 - GL Code Cross Ref Maintenance

- SCM01 - SC Package Definition

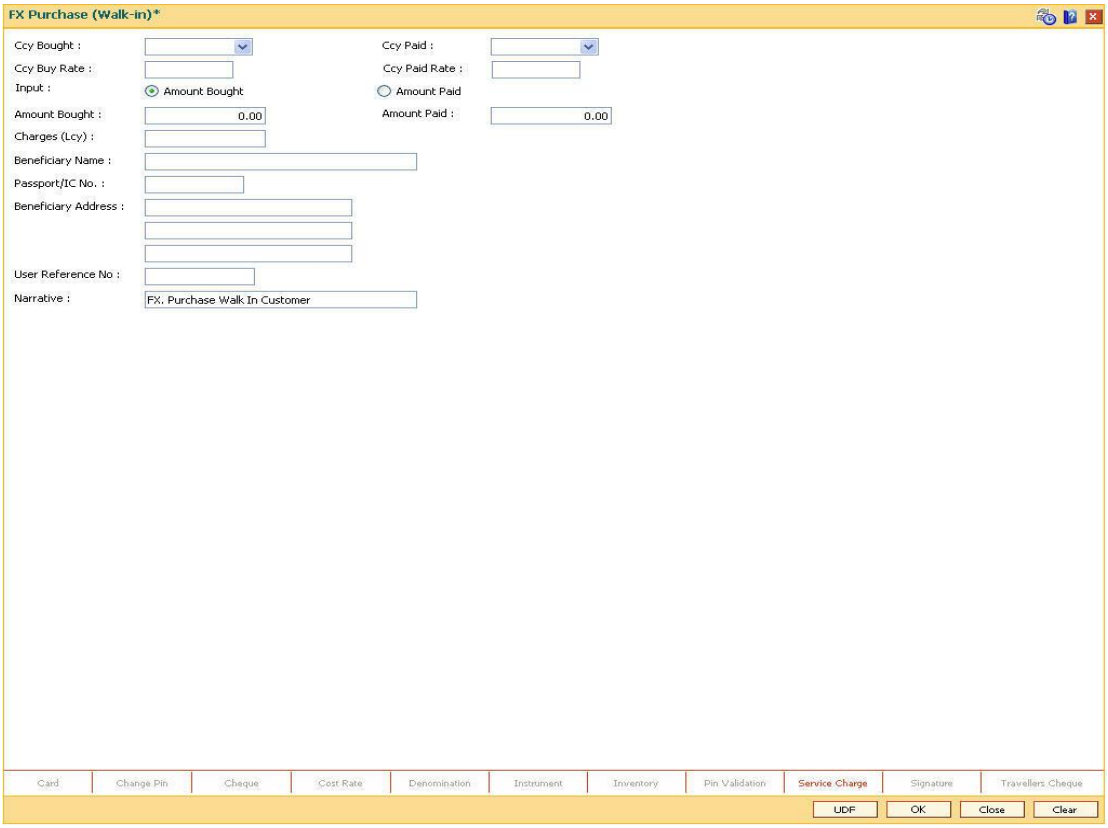
Modes Available

Not Applicable

To purchase foreign exchange currency from a walk-in customer

1. Type the fast path **8004** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > FX Purchase Walk - In**.
2. The system displays the **FX Purchase (Walk-in)** screen.

FX Purchase (Walk-in)



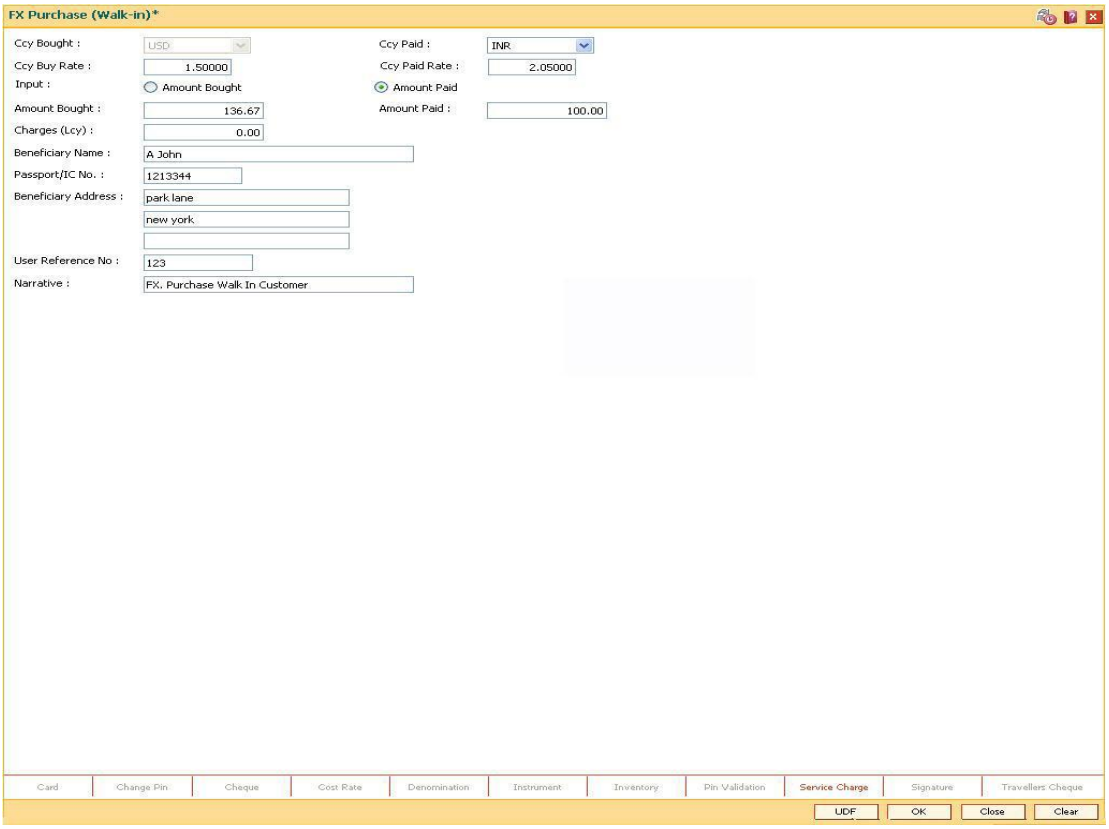
Field Description

Field Name	Description
Ccy Bought	[Mandatory, Drop-Down] Select the currency which the bank is willing to purchase from the drop-down list.
Ccy Paid	[Mandatory, Drop-Down] Select the currency, in which the bank will pay back the customer in return for the purchase of foreign currency, from the drop-down list.

Field Name	Description
Ccy Buy Rate	[Display] This field displays the exchange rate of the currency, which is sold. This is the rate of conversion used for converting the transaction currency to the local currency of the bank. This rate is defaulted from the exchange rates specified for the transaction. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Ccy Paid Rate	[Display] This field displays the rate of exchange of the currency in which the bank is paid. This is the rate of conversion used for converting the transaction currency to the local currency of the bank. This rate is defaulted from the exchange rates specified for the transaction. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Input	[Mandatory, Radio Button] Click on the appropriate option. The options are: • Amount Bought - Click on this option to enter the amount in sold amount currency in the **Amount Bought** field. The system converts the entered amount to transaction currency amount and displays it in **Amount Paid** field. • Amount Paid - Click on this option to input the amount in received amount currency in the **Amount Paid** field. The system converts the entered amount to account currency amount and displays it in **Amount Bought** field. For more information refer to the Example 01 provided at the end of the **Cash Withdrawal** (Fast Path: 1001) option.
Amount Bought	[Conditional, Numeric, 13, Two] Type the amount bought from the customer. This field is enabled if the **Amount Bought** option is selected from the **Input** field.
Amount Paid	[Conditional, Numeric, 13, Two] Type the amount paid to the customer. This field is enabled if the **Amount Paid** option is selected from the **Input** field.
Charges (Lcy)	[Display] This field displays the fees charged to the customer for the transaction. These charges can be modified by clicking the **Service Charge Details** tab.

Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary.
Passport/IC No	[Mandatory, Alphanumeric, 14] Type the passport or IC number of the beneficiary. This is an identification collected from the beneficiary.
Beneficiary Address	[Mandatory, Alphanumeric, 40] Type the contact address of the beneficiary. This is normally used for record purpose and provides additional information.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number assigned to the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays **FX. Purchase Walk-In Customer**.

3. Select the currency bought and the currency paid from the drop-down list.
4. Click on the amount bought or amount paid option.
5. Enter the amount, beneficiary name, address, passport/IC number and narration.



6. Click the **UDF** button. The system displays the **UDF Details** screen.
7. Click the **Validate** button. The system displays the message "Validation procedure completed".
8. Click the **Ok** button on the UDF Details screen.
9. Click the **Ok** button.
10. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
11. The system displays the **Authorization Reason** screen.
12. The system displays the transaction sequence number. The transaction number is the system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
13. The system displays the **Document Receipt** screen.
14. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
    OR
    Click the **Cancel** button.

Note: For more information on **Document Receipt**, refer to the **Common Screens** option available in the ***Oracle FLEXCUBE Introduction User Manual***.

8203 - FX Sale - Walk-in

Using this option you can sell foreign exchange currencies to a walk-in customer. This transaction can be performed, if the bank supports multi-currency and sufficient foreign exchange currencies are available with the teller.

The beneficiary name, address and passport number are maintained in this option.The transaction currency codes and details are maintained in the **Currency Definition** (Fast Path: BAM25) option.

Definition Prerequisites

- BAM97 - Currency Code Maintenance
- BAM99 - GL Code Cross Ref Maintenance
- SCM01 - SC Package Definition

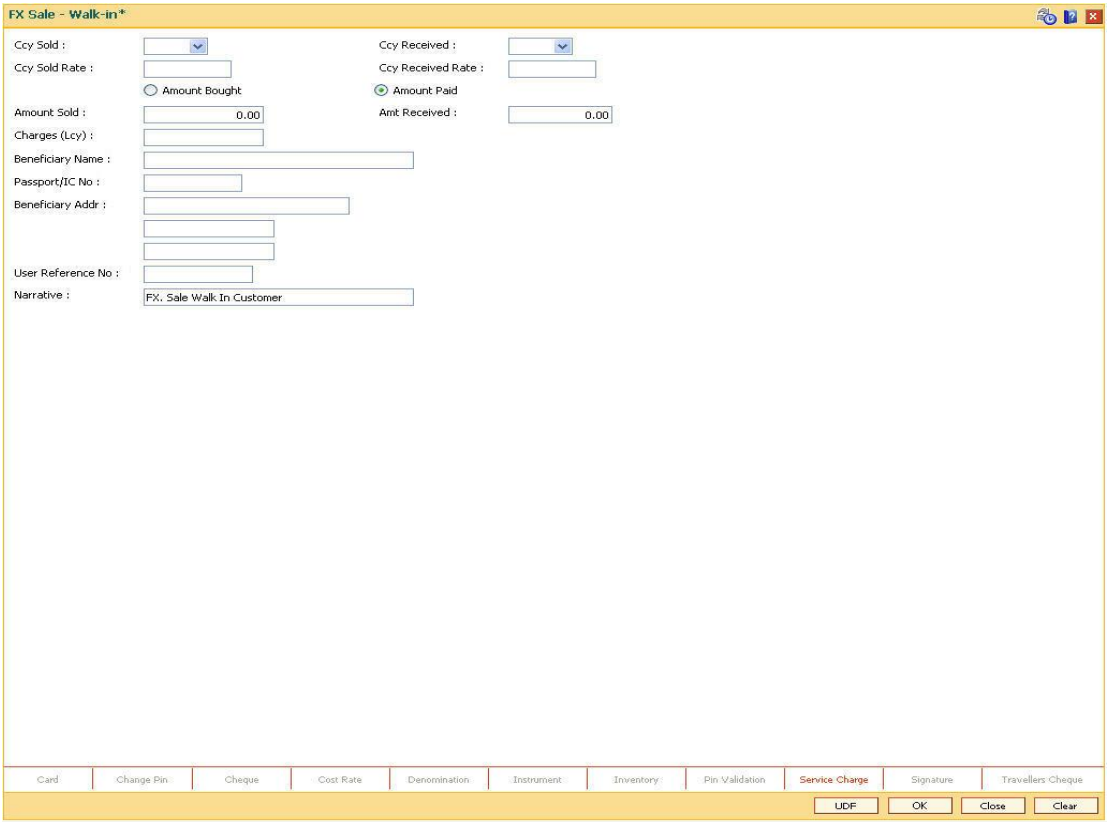
Modes Available

Not Applicable

To sell foreign exchange currency to a walk-in customer

1. Type the fast path **8203** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > FX Sale - Walk - In**.
2. The system displays the **FX Sale - Walk-in** screen.

FX Sale - Walk-in



Field Description

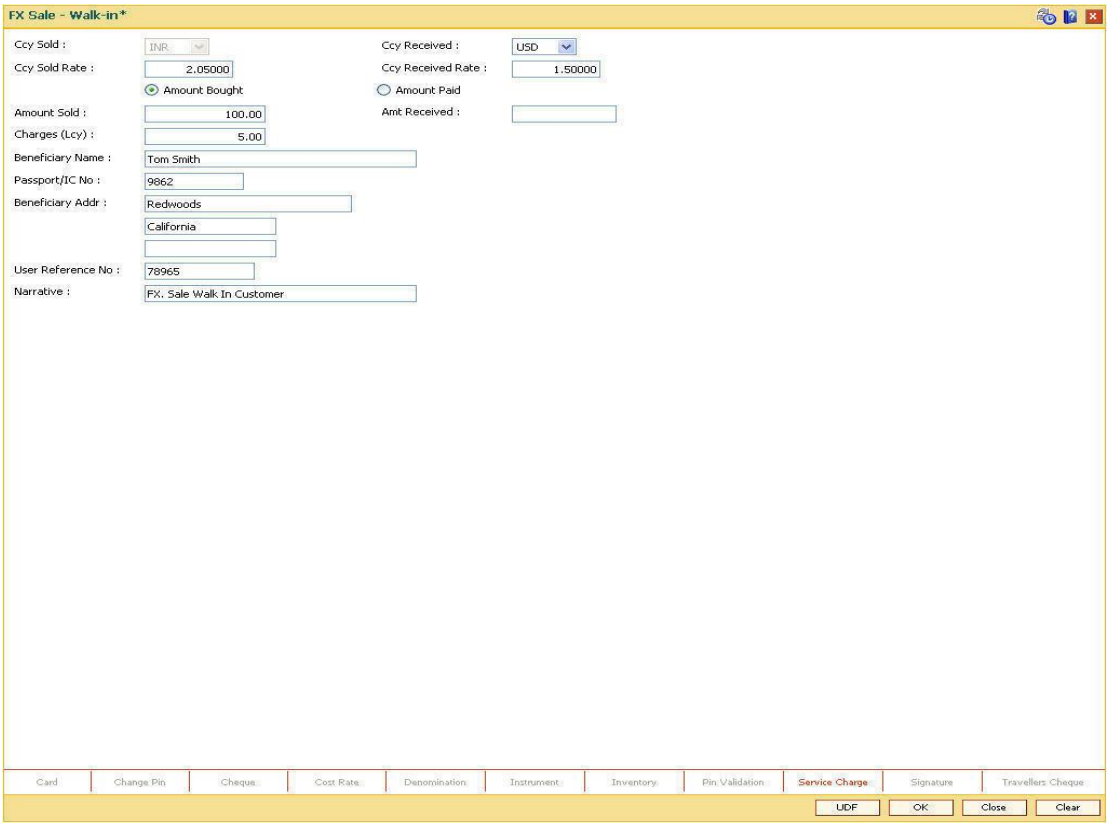
Field Name	Description

Field Name	Description
Ccy Sold	[Mandatory, Drop-Down] Select the currency which the bank is willing to sell to the customer from the drop-down list.
Ccy Received	[Mandatory, Drop-Down] Select the currency in which the customer will pay back the bank in return for the purchase of foreign currency from the drop-down list.
Ccy Sold Rate	[Display] This field displays the exchange rate of the currency, which is sold. This is the rate of conversion used for converting the transaction currency to the local currency of the bank. This rate is defaulted from the exchange rates specified for the transaction. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Ccy Received Rate	[Display] This field displays the rate of exchange of the currency in which the bank is paid. This is the rate of conversion used for converting the transaction currency to the local currency of the bank. This rate is defaulted from the exchange rates specified for the transaction. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Input	[Mandatory, Radio Button] Click on the appropriate option. The options are: • Amount Bought - Click on this option to input the amount in sold amount currency in the **Amount Sold** field. The system converts the entered amount to transaction currency amount and display it in the **Amount Received** field. • Amount Paid - Click on this option to input the amount in received amount currency in the **Amount Received** field. The system converts the entered amount to account currency amount and display it in the **Amount Sold** field. For more information refer to the Example 01 provided at the end of the **Cash Withdrawal** (Fast Path: 1001) option.
Amount Sold	[Conditional, Numeric, 13, Two] Type the sold amount. This field is enabled if the **Amount Bought** option is selected from the **Input** field.

Field Name	Description
Amt Received	[Conditional, Numeric, 13, Two] Type the amount received. This field is enabled if the **Amount Paid** option is selected from the **Input** field.
Charges (Lcy)	[Display] This field displays the fees charged to the customer for the transaction. These charges can be modified by clicking on the **Service Charge Details** tab.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the beneficiary.
Passport/IC No	[Mandatory, Alphanumeric, 14] Type the passport or IC number of the beneficiary. This is an identification collected from the beneficiary.
Beneficiary Addr	[Mandatory, Alphanumeric, 40] Type the contact address of the beneficiary. This is normally needed for record purposes and provided as additional information.
User Reference No	[Mandatory, Alphanumeric, 40] Type the user reference number assigned to the customer.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration. By default, the system displays **FX.Sale Walk In Customer**.

3. Select the currency sold and the currency received from the drop-down list.
4. Select the amount bought or amount paid button.
5. Enter the amount , beneficiary details, passport/IC number and user reference number.

FX Sale - Walk-in



6. Click and enter the details in **User Defined Field**.
7. Click the **Validate** button.
8. The system displays the message "Validation procedure completed". Click the **OK** button to go to the transaction screen.
9. Click the **Ok** button.
10. The system displays the message "Authorization Required. Do you want to continue?". Click the **Ok** button.
11. The system displays the **Authorization Reason** screen.
12. Enter the relevant information and click the **Grant** button.
13. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
14. The system displays the **Document Receipt** screen.
15. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
    OR
    Click the **Cancel** button.

Note: For more information on UDF and Document Receipt refer to the **Common Screens** option available in the ***Oracle FLEXCUBE Introduction User Manual***.

1838 - DD Liquidation

Using this option you can liquidate a Demand Draft, (which is issued from the **Oracle FLEXCUBE** system), to pay a customer's CASA. The payout can happen in any currency irrespective of the currency of the DD.

Each demand draft is tracked by means of a **FLEXCUBE** generated reference number assigned to it. The flow into or out of the inventory can be done using this reference number. During the online liquidation, the system enforces an inquiry on the DD to be liquidated using the reference number and depending on the status of the demand draft you can proceed with the liquidation.

Definition Prerequisites

- Demand Draft should be issued

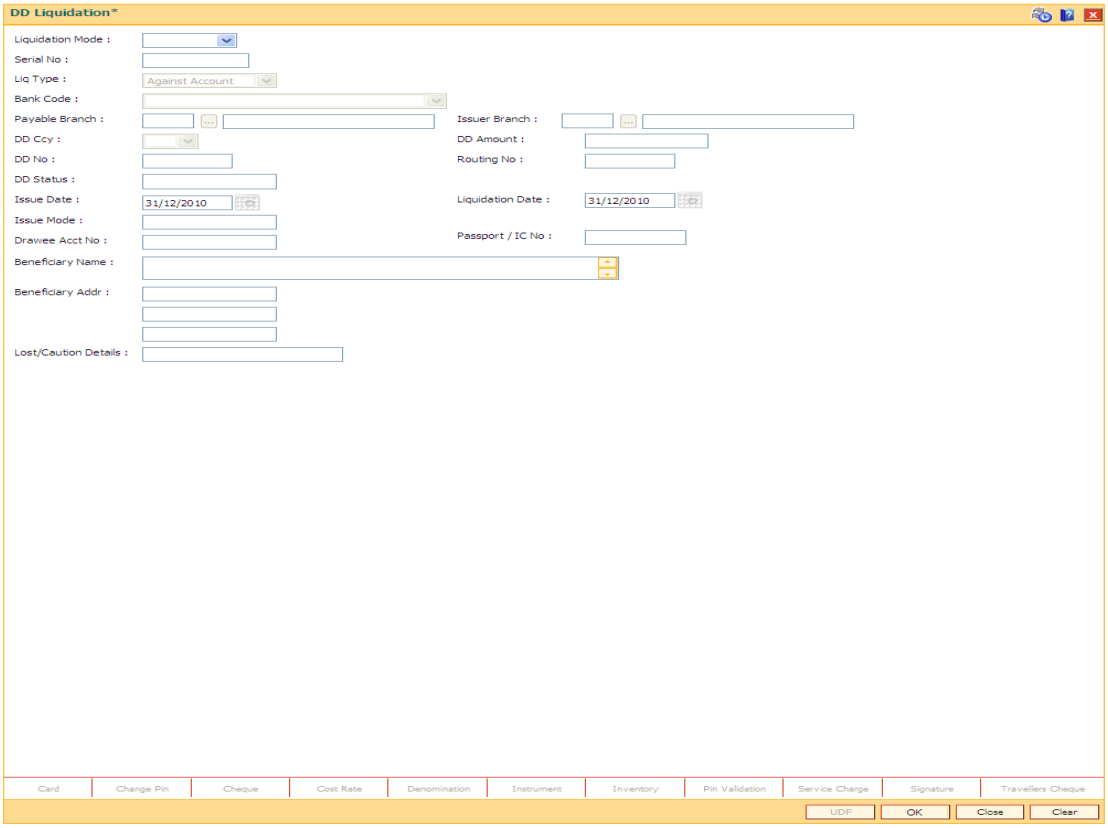
Modes Available

Not Applicable

To liquidate a demand draft

1. Type the fast path **1838** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > DD Liquidation Against A/c FC/FCR**.
2. The system displays the **DD Liquidation** screen.

DD Liquidation



Field Description

Field Name	Description
Liquidation Mode	[Mandatory, Drop-Down] Select the reason for liquidation mode from the drop-down list. The options are: • Cancellation - Purchaser of DD wants payment after cancellation of the instrument. • Payment – Beneficiary of DD wants payment of the instrument. • Refund – Purchaser has lost the instrument or does not need the same. Hence refund of money is desired.
Serial No	[Mandatory, Numeric, 12] Type the **FLEXCUBE Retail** serial number of the DD to be liquidated. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Liq Type	[Conditional, Drop-Down] Select the DD liquidation type from the drop-down list. The options are: • Cash • Against GL • Against Account • Against TD Account This field is enabled if the serial number is entered.
Bank Code	[Display] This field displays the bank on which the DD is drawn. The list of banks on which DDs can be issued are maintained in the **Issuer Maintenance** option and downloaded to the branch. Normally banks issue DDs drawn on them.
Payable Branch	[Display] This field displays the branch of the bank where the DD is payable.
Issuer Branch	[Display] This field displays the branch of the bank that has issued the DD.

Field Name	Description
DD Ccy	[Display] This field displays the currency in which DD was issued.
DD Amount	[Display] This field displays the amount for which the instrument is issued. This amount is in the currency of the instrument.
DD No	[Display] This field displays the number of the DD. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated/inquired upon by the MICR number or the serial number.
Routing No	[Display] This field displays the routing number against which the DD has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[50] *= Sector Code / Bank Code + Branch Code*

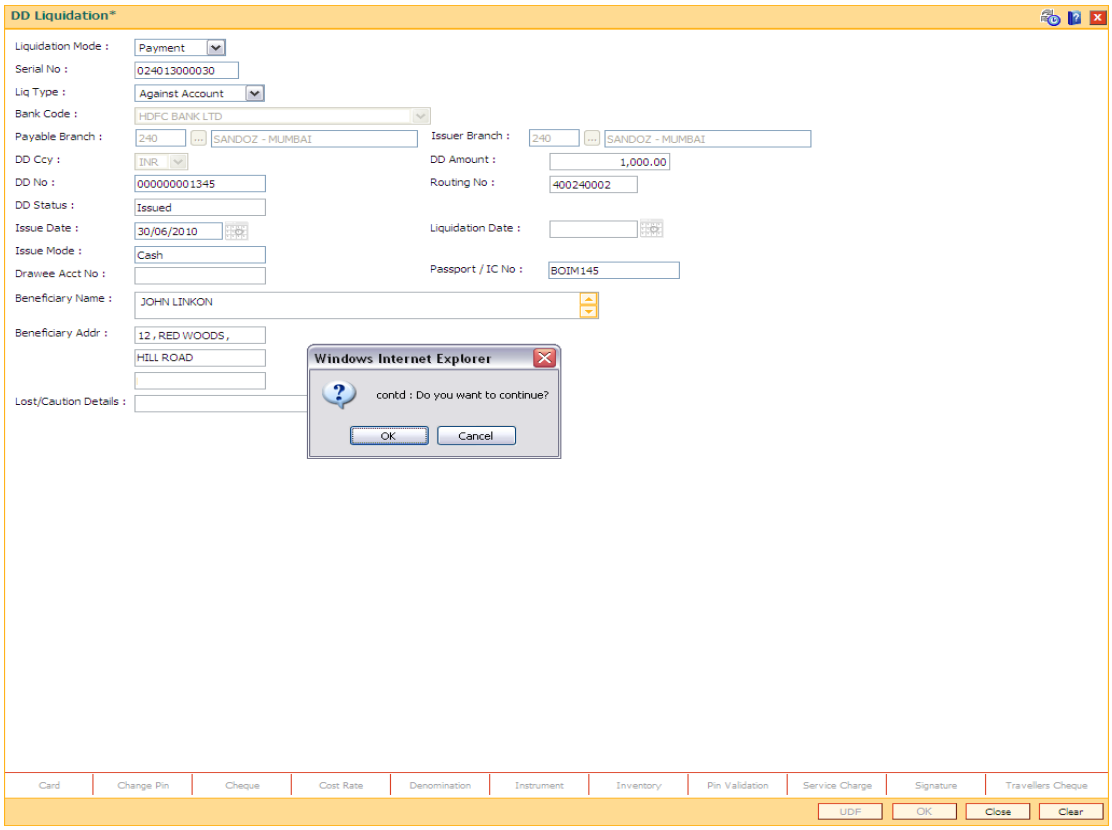
[50](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
DD Status	[Display] This field displays the status of the DD at the time of liquidation. The options are: • Issued • Canceled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale Except for DDs marked as lost, all other status are marked by the system itself.
Issue Date	[Display] This field displays the date on which the DD was issued.
Liquidation Date	[Display] This field displays the date on which the DD was liquidated. It should be blank if the DD is not liquidated as yet.
Issue Mode	[Display] This field displays the mode of issue of the DD. For example, Against Cash, Against GL etc.
Drawee Acct No	[Display] This field displays the account number of the drawee with DD issue branch.
Passport / IC No	[Display] This field displays the identification details collected from the beneficiary of the DD.
Beneficiary Name	[Display] This field displays the name of beneficiary in whose favor the DD was drawn.
Beneficiary Addr	[Display] This field displays the address of beneficiary in whose favor the DD was drawn.

Field Name	Description
Lost/Caution Details	[Display] This field displays the details that are entered for lost/caution DD's.

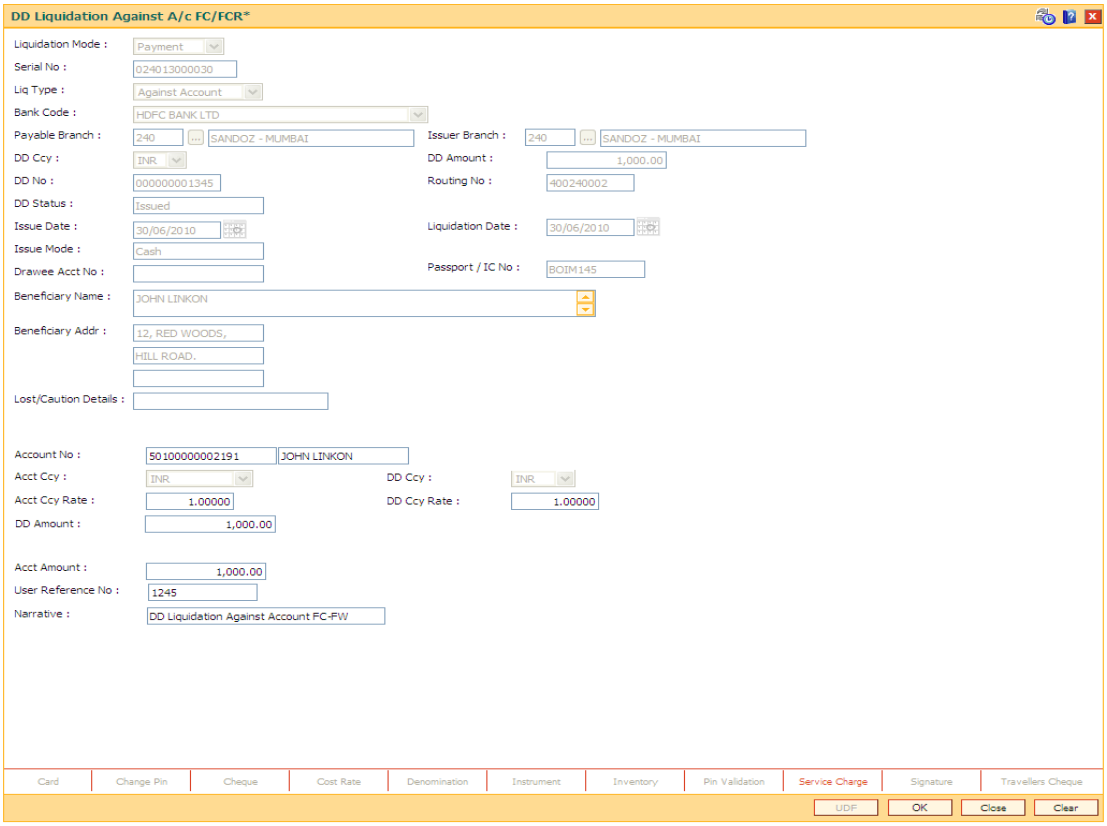
3. Select the liquidation mode from the drop-down list.
4. Enter the serial number and DD liquidation type.
5. Click the **Ok** button. The system displays the message "Do You Want to Continue".

DD Liquidation



6. Click the **OK** button.
7. The system displays the DD liquidation against account.
8. Enter the required information.

DD Liquidation Against A/c FC/FCR



Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the CASA account number which will be credited with DD liquidation proceeds. The adjacent field displays the name of the customer.
Acct Ccy	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
DD Ccy	[Display] This field displays the currency in which the DD has been issued. The cheque currency is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.

Field Name	Description
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
DD Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
DD Amount	[Display] This field displays the amount for which the DD is issued. This amount is in the currency of the DD.
Acct Amount	[Display] This field displays the amount that will be finally credited to the CASA account. This amount will be in the currency of the account and will be equal to the DD amount net of charges recovered.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.

9. Click the **UDF** button. The system displays the **UDF Details** screen.
10. Enter the relevant details and click the **Validate** button. The system displays the message "Validation procedure completed".
11. Click the **Ok** button. The system displays the main screen.
12. Click the **Ok** button.
13. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
14. The system displays the **Document Receipt** screen.

15. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
16. The system displays the message "Printed Successfully?". Click the **Ok** button.
17. Click the **Cancel** button.
18. The system displays the serial number. Click the **Ok** button.

2838 - DD Liquidation

Using this option you can liquidate a Demand Draft, (which is issued from the **Oracle FLEXCUBE** system), to pay a customer's CASA. The payout can happen in any currency irrespective of the currency of the DD.

Each demand draft is tracked by means of a **FLEXCUBE** generated reference number assigned to it. The flow into or out of the inventory can be done using this reference number. During the online liquidation, the system enforces an inquiry on the DD to be liquidated using the reference number and depending on the status of the demand draft you can proceed with the liquidation.

Definition Prerequisites

- Demand Draft should be issued

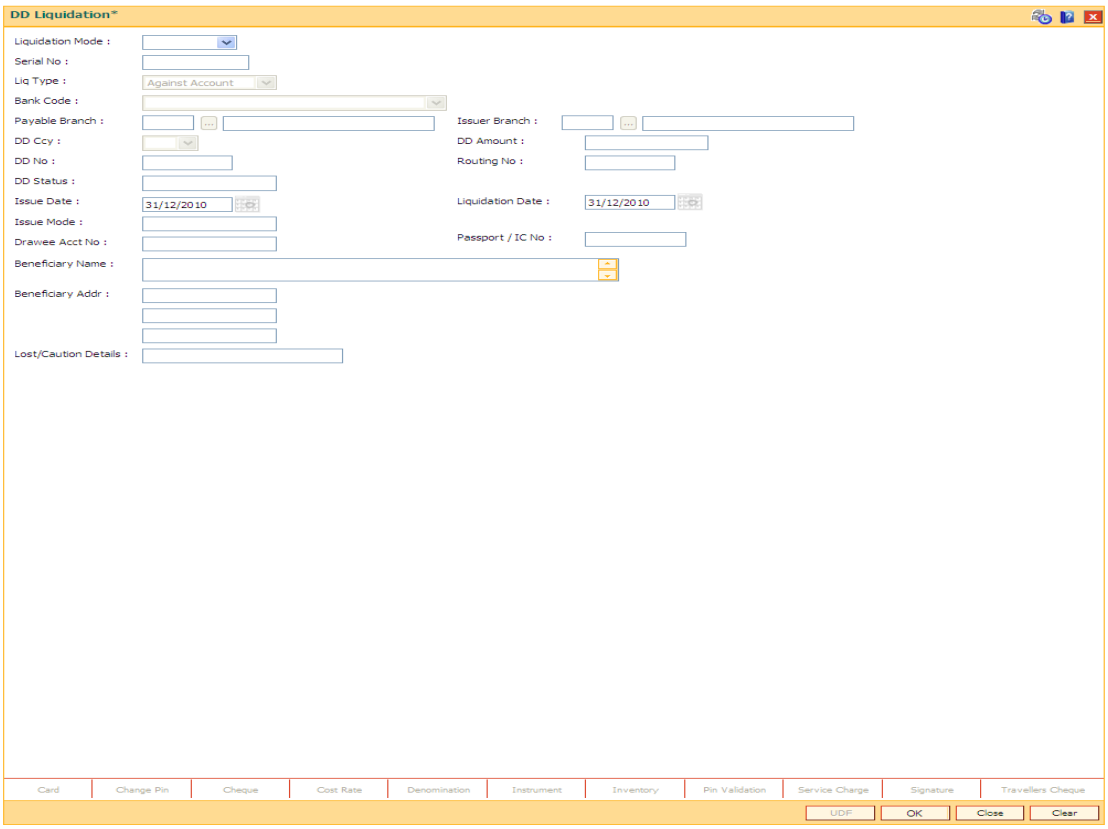
Modes Available

Not Applicable

To liquidate a demand draft

1. Type the fast path **2838** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > DD Liquidation Against A/c UBS**.
2. The system displays the **DD Liquidation** screen.

DD Liquidation



Field Description

Field Name	Description
Liquidation Mode	[Mandatory, Drop-Down] Select the reason for liquidation mode from the drop-down list. The options are: • Cancellation - Purchaser of DD wants payment after cancellation of the instrument. • Payment – Beneficiary of DD wants payment of the instrument. • Refund – Purchaser has lost the instrument or does not need the same. Hence refund of money is desired.

Field Name	Description
Serial No	[Mandatory, Numeric, 12] Type the **FLEXCUBE Retail** serial number of the DD to be liquidated. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number automatically comprising the branch code, instrument type and a running serial number. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Liq Type	[Conditional, Drop-Down] Select the DD liquidation type from the drop-down list. The options are: • Cash • Against GL • Against Account • Against TD Account This field is enabled if the serial number is entered.
Bank Code	[Display] This field displays the bank on which the DD is drawn. The list of banks on which DDs can be issued are maintained in the **Issuer Maintenance** option and downloaded to the branch. Normally banks issue DDs drawn on them.
Payable Branch	[Display] This field displays the branch of the bank where the DD is payable.
Issuer Branch	[Display] This field displays the branch of the bank that has issued the DD.
DD Ccy	[Display] This field displays the currency in which DD was issued.
DD Amount	[Display] This field displays the amount for which the instrument is issued. This amount is in the currency of the instrument.

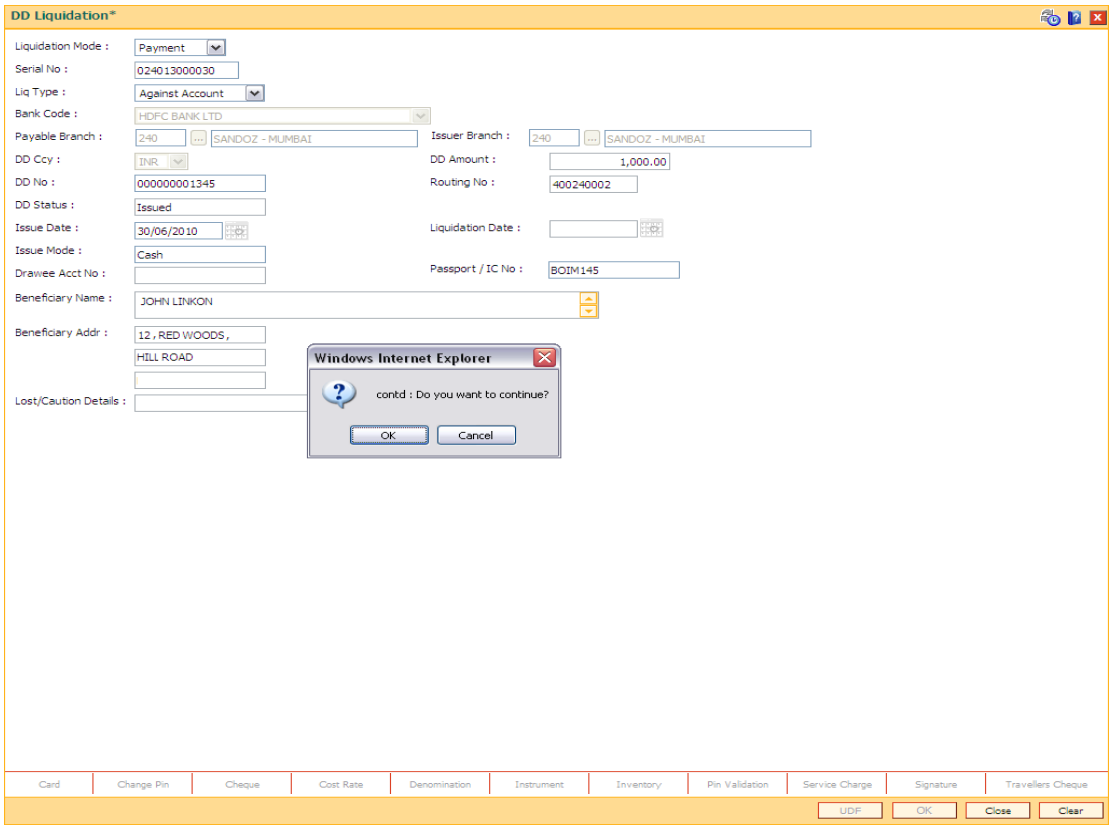
Field Name	Description
DD No	[Display] This field displays the number of the DD. For every remittance instrument, the user needs to maintain an MICR number. This number will be printed on the instrument if the instrument is expected to come in for clearing through an inward clearing. A cross reference is maintained, with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated/inquired upon by the MICR number or the serial number.
Routing No	[Display] This field displays the routing number against which the DD has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[51] *= Sector Code / Bank Code + Branch Code*
DD Status	[Display] This field displays the status of the DD at the time of liquidation. The options are: • Issued • Canceled • Paid Through Clearing • Paid by Cash • Paid to Customer account • Suspense • Reversed • Paid by GL • Lost • Unclaimed • Stale Except for DDs marked as lost, all other status are marked by the system itself.

[51](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
Issue Date	[Display] This field displays the date on which the DD was issued.
Liquidation Date	[Display] This field displays the date on which the DD was liquidated. It should be blank if the DD is not liquidated as yet.
Issue Mode	[Display] This field displays the mode of issue of the DD. For example, Against Cash, Against GL etc.
Drawee Acct No	[Display] This field displays the account number of the drawee with DD issue branch.
Passport / IC No	[Display] This field displays the identification details collected from the beneficiary of the DD.
Beneficiary Name	[Display] This field displays the name of beneficiary in whose favor the DD was drawn.
Beneficiary Addr	[Display] This field displays the address of beneficiary in whose favor the DD was drawn.
Lost/Caution Details	[Display] This field displays the details that are entered for lost/caution DD's.

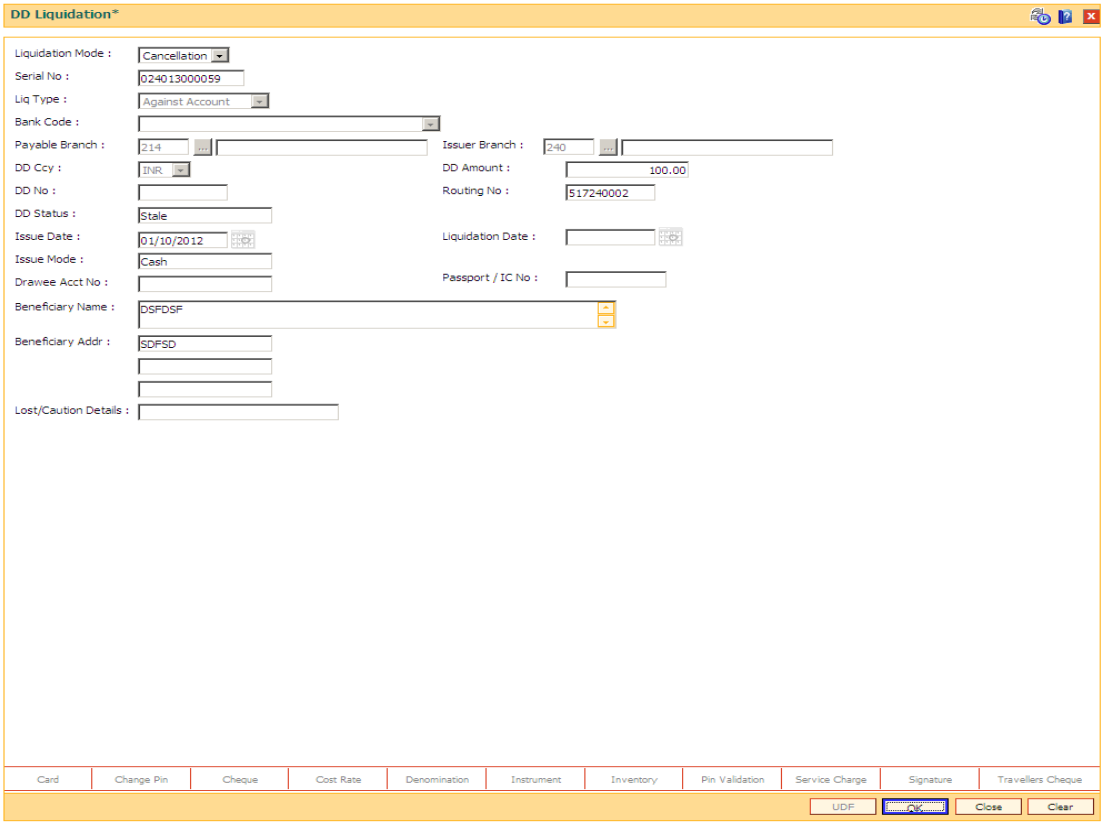
3. Select the liquidation mode from the drop-down list.
4. Enter the serial number and DD liquidation type.
5. Click the **Ok** button. The system displays the message "Do You Want to Continue".

DD Liquidation



6. Click the **OK** button.
7. The system displays the DD liquidation against account.
8. Enter the required information.

DD Liquidation



Field Description

Field Name	Description
Account No	[Mandatory, Numeric, 14] Type the CASA account number which will be credited with DD liquidation proceeds. The adjacent field displays the name of the customer.
Acct Ccy	[Display] This field displays the currency assigned to the product under which the account is opened. All the entries are posted in the account in the account currency. For example, if the currency assigned to a TD product is USD (US Dollar), the account opened under that product has USD as its account currency, by default.
DD Ccy	[Display] This field displays the currency in which the DD has been issued. The cheque currency is converted into the transaction currency based on the exchange rate set up for the transaction. The currency code is a number and the currency name is usually displayed in its short form. It is set up and downloaded.

Field Name	Description
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the account currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
DD Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the DD currency to the local currency of your bank. This rate is defaulted from the exchange rates specified for the transaction. The teller's right to change the account currency rate within a range is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If both the transaction currency and the local currency are the same, the field takes a default value as 1, which cannot be modified.
DD Amount	[Display] This field displays the amount for which the DD is issued. This amount is in the currency of the DD.
Acct Amount	[Display] This field displays the amount that will be finally credited to the CASA account. This amount will be in the currency of the account and will be equal to the DD amount net of charges recovered.
User Reference No	[Optional, Alphanumeric, 40] Type the user reference number. It is used to identify the transaction.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.

9. Click the **UDF** button. The system displays the **UDF Details** screen.
10. Enter the relevant details and click the **Validate** button. The system displays the message "Validation procedure completed".
11. Click the **Ok** button. The system displays the main screen.
12. Click the **Ok** button.
13. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
14. The system displays the **Document Receipt** screen.

15. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
16. The system displays the message "Printed Successfully?". Click the **Ok** button.
17. Click the **Cancel** button.
18. The system displays the serial number. Click the **Ok** button.

1026 - Advance Payment against Credit Card

Using this option you can provide advance to customers against credit cards. Advance against a credit card will always be provided through cash mode for customers as well as non customers. A call to the card center is made to take an approval code for providing advance against the credit card.

Definition Prerequisites

- BAM81 - Company Master Maintenance

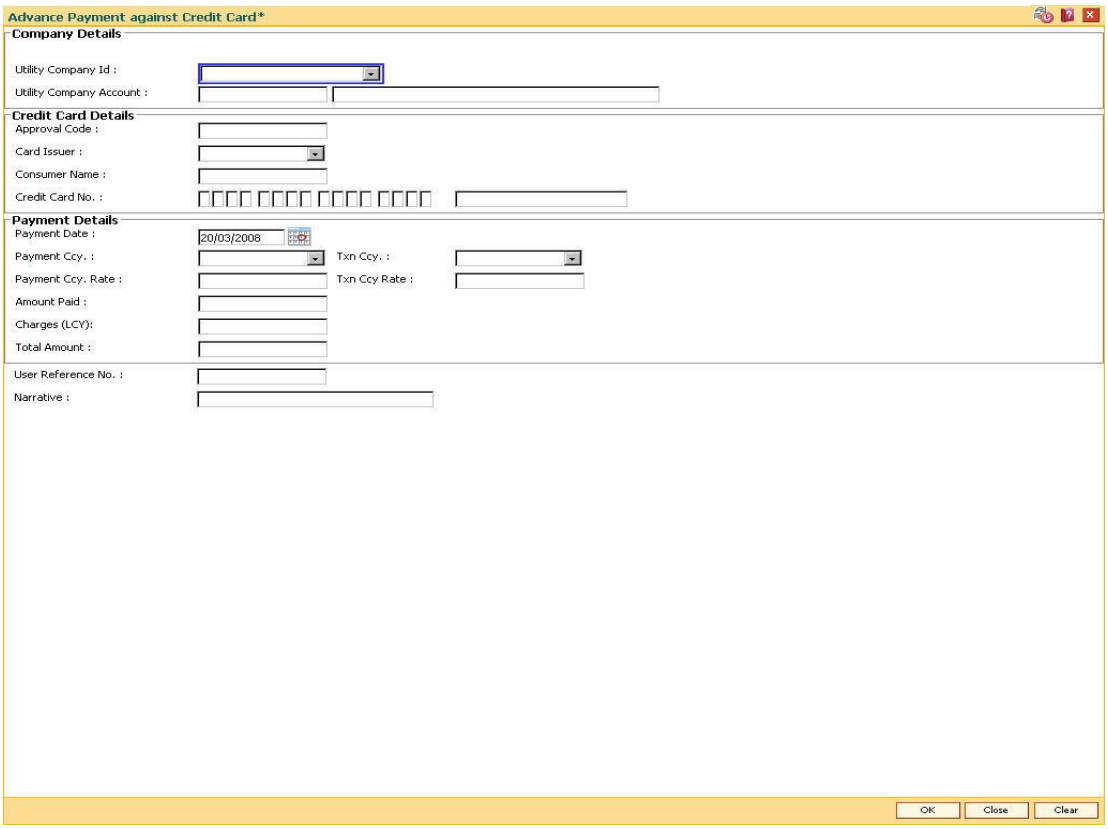
Modes Available

Not Applicable

To perform advance payment against credit card

1. Type the fast path **1026** and click **Go** or navigate through the menus to **Transaction Processing > Walkin Transactions > Remittance > Advance Payment against Credit Card**.
2. The system displays the **Advance Payment against Credit Card** screen.

Advance Payment against Credit Card



Field Description

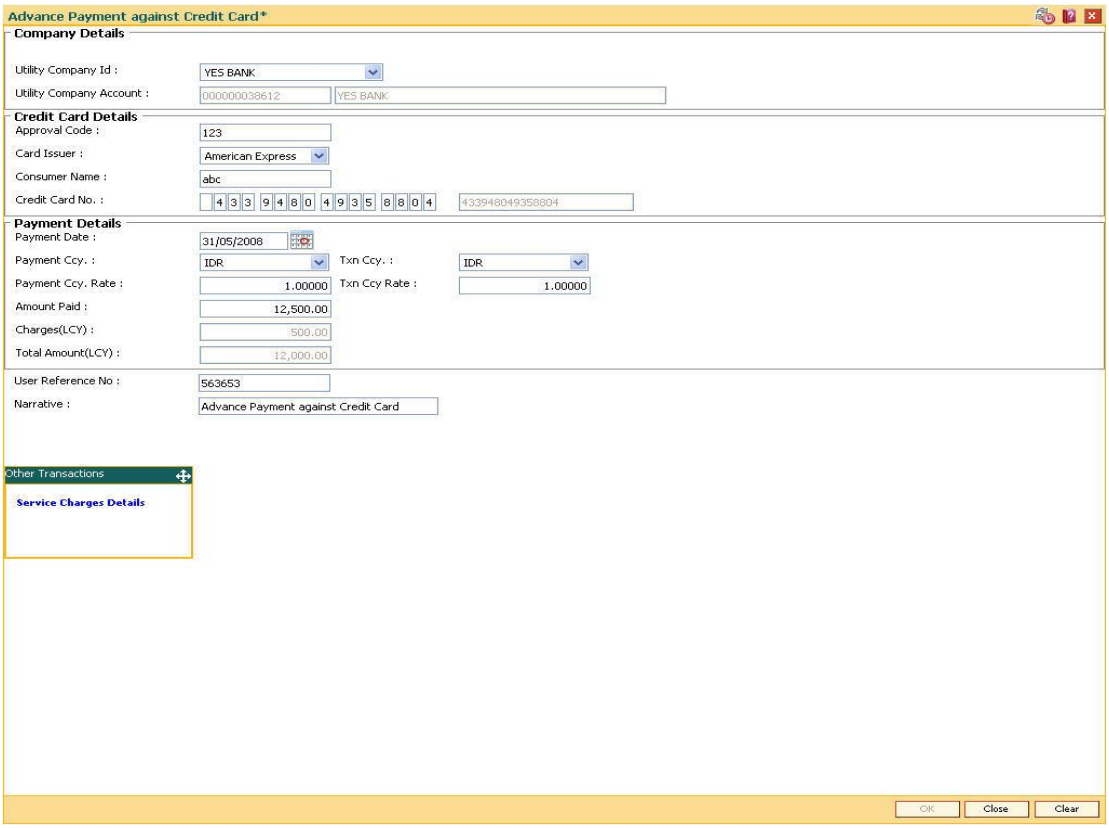
Field Name	Description
Company Details	
Utility Company Id	[Mandatory, Drop-Down] Select the ID utility company from the drop-down list. The utility company ID is maintained in the **Company Master Maintenance** (Fast Path: BAM81) option.
Utility Company Account	[Display] This field displays the account number for the company selected in the **Utility Company ID** field.
Credit Card Details	
Approval Code	[Mandatory, Numeric, 12] Type the approval code for making an advance payment.

Field Name	Description
Card Issuer	[Conditional, Drop-Down] Select the type of credit card from the drop-down list. The options are: • American Express • Master card/Visa • Others This field is mandatory only if **Credit Card Type** value is selected in the **Bill Type** field.
Consumer Name	[Mandatory, Alphanumeric, 36] Type the name of the customer.
Credit Card No.	[Mandatory, Numeric, 16] Type the credit card number for which the advance is being made. The field length, for the various card selected in the **Card Issuer** field, are as follows: • American Express: 15 • Visa & Master Card: 16 The system validates the accuracy of the credit card number based on the last digit of the credit card account number for the above two card types. • Others: 16
Payment Details	
Payment Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date on which the payment has to be done from the pick list.
Payment Ccy.	[Mandatory, Drop-Down] Select the currency in which the advance will be given to the customer from the drop-down list.
Txn Ccy.	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list.
Payment Ccy. Rate	[Display] This field displays the rate of conversion used for converting the payment currency to the local currency of the bank. The system by default displays the value as one in this field if the payment currency and the local currency are same.

Field Name	Description
Txn Ccy Rate	[Mandatory, Numeric, Three, Two] Type the rate at which transaction currency is converted into the local currency of the bank. The system by default displays the value as one in this field if the payment currency and the local currency are same.
Amount Paid	[Mandatory, Numeric, 13, Two] Type the advance amount which is paid to the customer / non-customer.
Charges (LCY)	[Display] This field displays the service charge (if any) for the transaction.
Total Amount	[Display] This field displays the total amount after deducting the charges (if applied).
User Reference No.	[Optional, Alphanumeric, 40] Type the reference number for the user.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration.

3. Select the utility company ID from the drop-down list.
4. Enter the card details, payment details, user reference number and the narration.

Advance Payment against Credit Card



5. Click the **Ok** button.
6. The system displays the transaction sequence number. Click the **Ok** button.
7. The system displays the **Documents** screen.
8. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the **Yes** button.
   OR
   Click the **Cancel** button.

Other Transactions

8323 - Maintain Issued Instruments

Using this option allows the **Oracle FLEXCUBE** branch of the bank to maintain the records and details of all the DDs, TTs, and MTs issued at the non-**Oracle FLEXCUBE** branch, which are payable at the **Oracle FLEXCUBE** branch.

Definition Prerequisites

- BAM09 - Issuer Maintenance
- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- BAM20 - Bank Codes MaintenanceBAM56 - Currency Code MaintenanceIV001 - Stock Transaction
- CHM37 - Cheque Book Issue

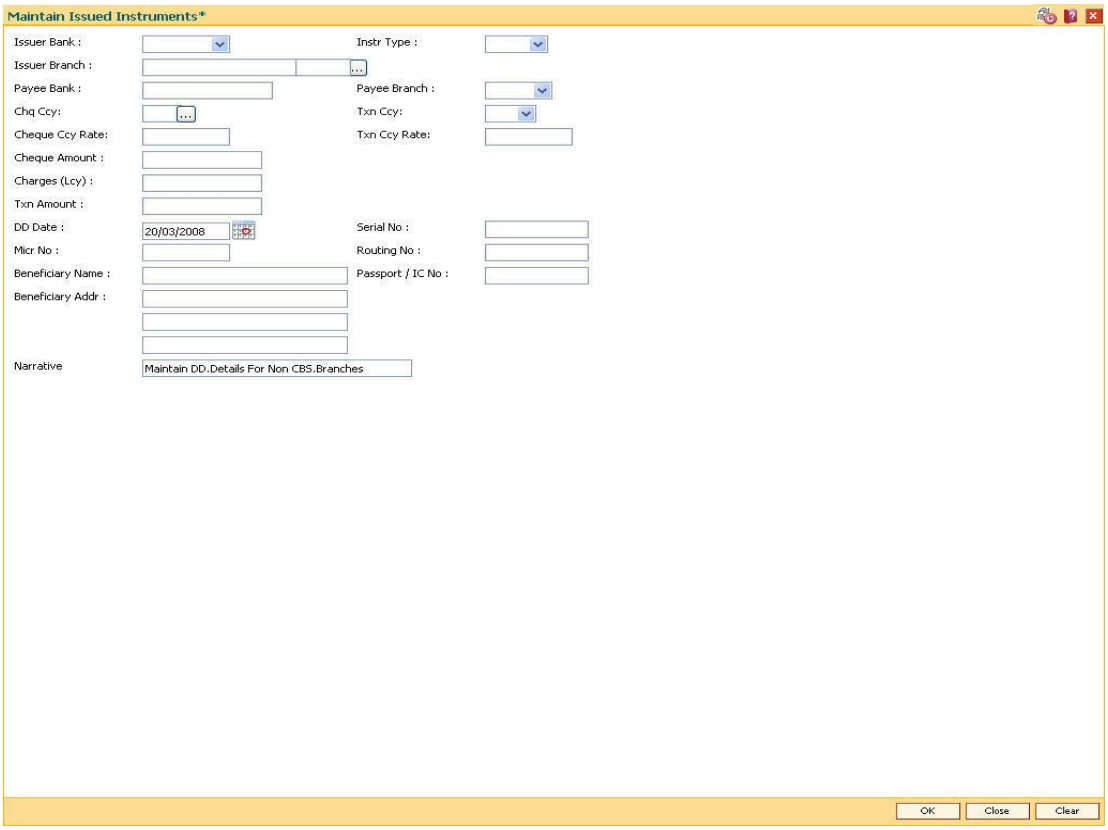
Modes Available

Not Applicable

To maintain issued instruments

1. Type the fast path **8323** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Remittance > Maintain Issued Instruments**.
2. The system displays the **Maintain Issued Instruments** screen.

Maintain Issued Instruments



Field Description

Field Name	Description
Issuer Bank	[Mandatory, Drop-Down] Select the bank (Non CBS) that has issued the instrument from the drop-down list. The list of banks that can issue instruments payable by our bank is maintained in the **Issuer Maintenance** option and downloaded to the branch.
Instr Type	[Mandatory, Drop-Down] Select the type of instrument issued from the drop-down list. The options are: • DD • MT/TT
Issuer Branch	[Mandatory, Pick List] Select the branch of the issuer bank that has issued the instrument from the pick list.
Payee Bank	[Display] This field displays the payee bank. By default, the name of your bank is displayed in this field.

Field Name	Description
Payee Branch	[Mandatory, Drop-Down] Select the branch of the bank on which the instrument is drawn from the drop-down list.
Chq Ccy	[Mandatory, Pick List] Select the cheque currency from the pick list. The list displays all the currencies that are set up and permissible for the transaction. The instrument is issued in this currency. The transaction currency then gets converted to the account currency for posting to the account, and to local currency of the bank for posting of GL entries.
Txn Ccy	[Mandatory, Drop-Down] Select the transaction currency from the drop-down list This field, by default, displays the account currency as the transaction currency. While posting the transaction entries to the account, the transaction currency is converted into the account currency and for posting the GL entries it is converted into the local currency of the bank.
Cheque Ccy Rate	[Display] This field displays the rate of conversion to be used for converting the cheque currency to the local currency of your bank. The teller's right to change the cheque currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The teller's right to change the transaction currency rate is configurable at the bank level. If such rights are not assigned to the teller, this field becomes non-editable. If the transaction currency and the local currency are same, the field takes the default value as 1, which cannot be modified.
Cheque Amount	[Mandatory, Numeric, 13, Two] Type the cheque amount. The instrument is issued for this amount.

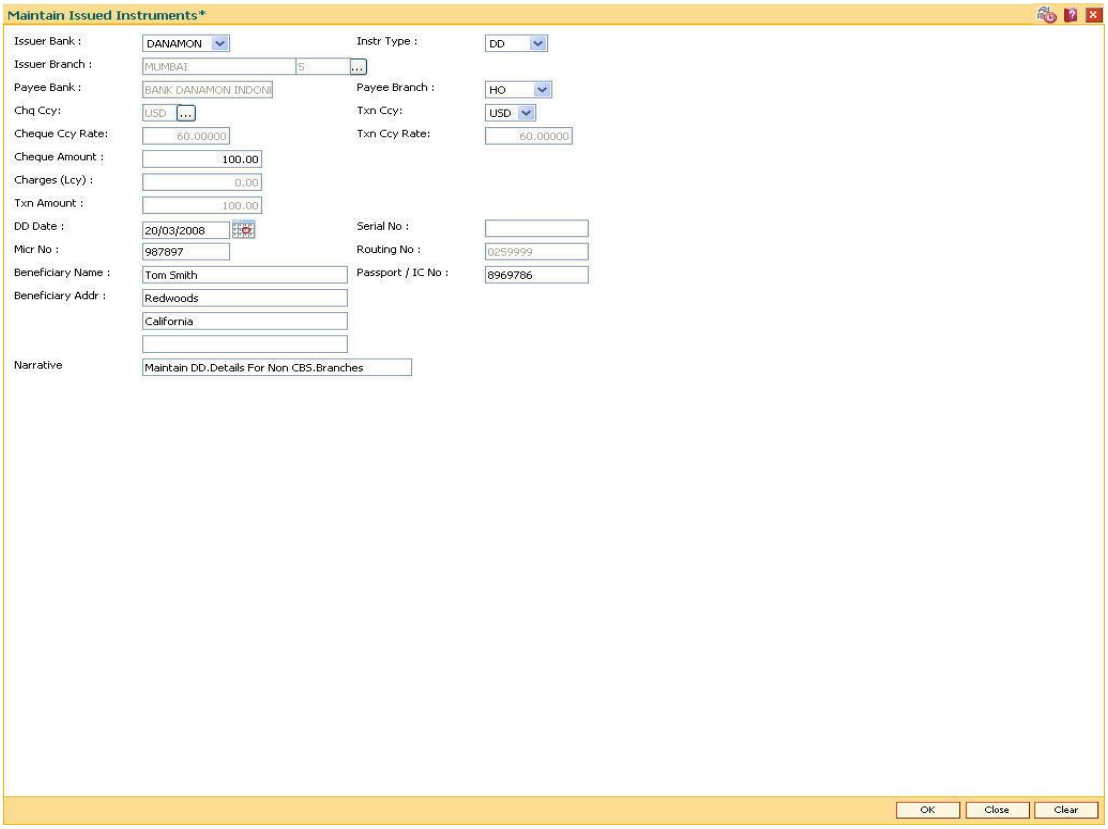
Field Name	Description
Charges (Lcy)	[Display] This field displays the charges that will be levied on the account. The service charge codes are added and maintained in the **Service Charge Code Maintenance** option. The service charges can be attached at the product level, transaction mnemonic level, or at the issuer maintenance level. The service charges are levied in the local currency of the bank. The system displays the total of all the service charges if more than one SC code is attached to the transaction.
Txn Amount	[Display] This field displays the transaction amount in the local currency of the bank.
DD Date	[Mandatory, Pick List, dd/mm/yyyy] Type the date of issue of the instrument by the issuer bank.
Serial No	[Display] This field displays the serial number of the instrument issued.
Micr No	[Mandatory, Numeric, 12] Type the MICR number of the instrument. For every remittance instrument, the user you has to maintain an MICR number. This number is printed on the instrument if the instrument is expected to come in for clearing through an inward clearing batch. A cross reference is maintained with the system generated serial number so that the instrument can be tracked by the system, whether it is liquidated or enquired upon by MICR number or the serial number.
Routing No	[Display] This field displays the routing number against which the cheque has been drawn. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[52] *= Sector Code / Bank Code + Branch Code*
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of the nominee of the instrument.

[52](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

Field Name	Description
Passport / IC No	[Mandatory, Alphanumeric, 30] Type the passport or IC number of the nominee. This is an identification collected from the beneficiary of the instrument.
Beneficiary Addr	[Mandatory, Alphanumeric, 35] Type the contact address of the nominee. This is normally needed for record purposes and provided as additional information.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration.

3. Select issuer bank and the instrument type from the drop-down list.
4. Select the issuer branch and the check currency from the pick list.
5. Select payee branch and the transaction currency from the drop-down list.
6. Enter the check amount, MICR number, nominee name and address and the passport/IC number.

Maintain Issued Instruments



7. Click the **Ok** button.

8. The system displays the transaction sequence number. The transaction number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
9. The system displays the **Document Receipt** screen.
10. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do you want to print the document". Click the **Ok** button.
    OR
    Click the **Cancel** button.
11. The system displays the serial number. It is auto-generated by the system. Click the **Ok** button.

STM57 - BC/DD Number Maintenance

Using this option you can maintain the MICR number for instruments using the system-generated serial number as a cross-reference When issuing a remittance instrument like a demand draft or banker's cheque, you have to enter the MICR number that will appear on the instrument. The system at the same time generates an internal serial number for its own reference. When the instrument comes for inward clearing, the system uses the **Batch Micr-Srlno Xref Data Entry** option to identify the instrument uniquely. Hence, having a cross-reference is important.

Definition Prerequisites

- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance

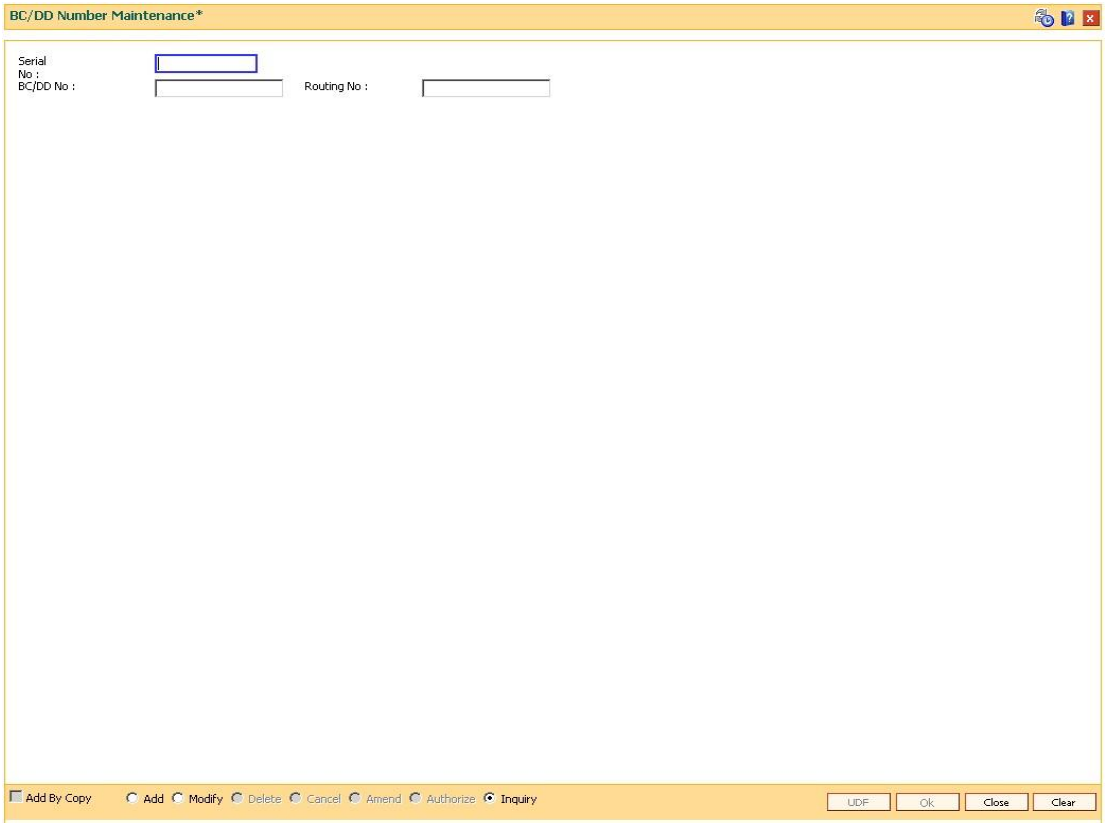
Modes Available

Add, Modify, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a MICR number

1. Type the fast path **STM57** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > BC/DD Number Maintenance**.
2. The system displays the **BC/DD Number Maintenance** screen.

BC/DD Number Maintenance



Field Description

Field Name	Description
Serial No	[Mandatory, Numeric, 12] Type a valid serial number of an instrument with instrument status as **ISSUED**.
BC/DD No	[Mandatory, Numeric, 12] Type the BC/DD number assigned to the instrument.

Field Name	Description
Routing No	[Mandatory, Numeric, Nine] Type the routing number. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[53] *= Sector Code / Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.
Following fields are available only in Add mode.	
Start Serial Number	[Mandatory, Numeric, 12] Type the first MICR serial number.
End Serial Number	[Mandatory, Numeric, 12] Type the last MICR serial number.
Start Cheque Number	[Mandatory, Numeric, 12] Type the start cheque number of the instrument.
End Cheque Number	[Mandatory, Numeric, 12] Type the end cheque number of the instrument.

3. Click the **Add** button.
4. Enter the routing number, the start and the end serial number and the start cheque number.
5. Click the **Ok** button.
6. The system displays the message "Record successfully added..Click Ok to continue". Click the **OK** button.

To modify BC/DD number

1. Enter the serial number and press the **<Tab> or <Enter>** key.
2. Modify the relevant information.
3. Click the **Ok** button.

[53](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)

4. The system displays the message "Record successfully modified..Click Ok to continue". Click the **OK** button.

Example

If the MICR number was not maintained by the teller at the time of issuance due to some reason or if the BCs/DDs were automatically issued in bulk by the system through an standing instruction, then the MICR number of the instrument or range of instruments need to be maintained.

If the bank receives an inward clearing file, the file will contain the MICR number of the instrument. The MICR cross-reference number will then be used by the system to validate and update the status of the instrument.

On January 31, 2004:

Assume that an standing instruction was set up on a CASA account to issue a Banker's cheque at the end of every month for 4500.

On February 28, 2004:

The CASA account is debited for 4500 and a BC is issued at the end of the day.

On March 1, 2004:

The user can find the BC issued by checking the list of instruments issued in the remittance instrument status inquiry for the account. Say the serial number is 000122000056.

The user can maintain the MICR cross-reference, using bank's own routing number and the instrument serial number and maintain MICR number.

For example, Routing number: 800004111, Cheque/serial number: 000122000056, MICR number: 123456

On March 25, 2004:

Assume that the instrument is part of the inward clearing batch.

The instrument type would be: 2 (banker's/manager's cheque).

The instrument number in the file: 123456.

The system would use the MICR cross-reference and mark the BC as paid.

5522 - Batch Micr-Srlno Xref Data Entry

Using this option, you can enter the details of MICR numbers for banker’s cheques and demand drafts that are issued, without entering the MICR details at the time of the transaction.

If the cross-reference is being maintained for a small number of instruments, it can be done through the **MICR Number Maintenance** option.

Definition Prerequisites

Not Applicable

Modes Available

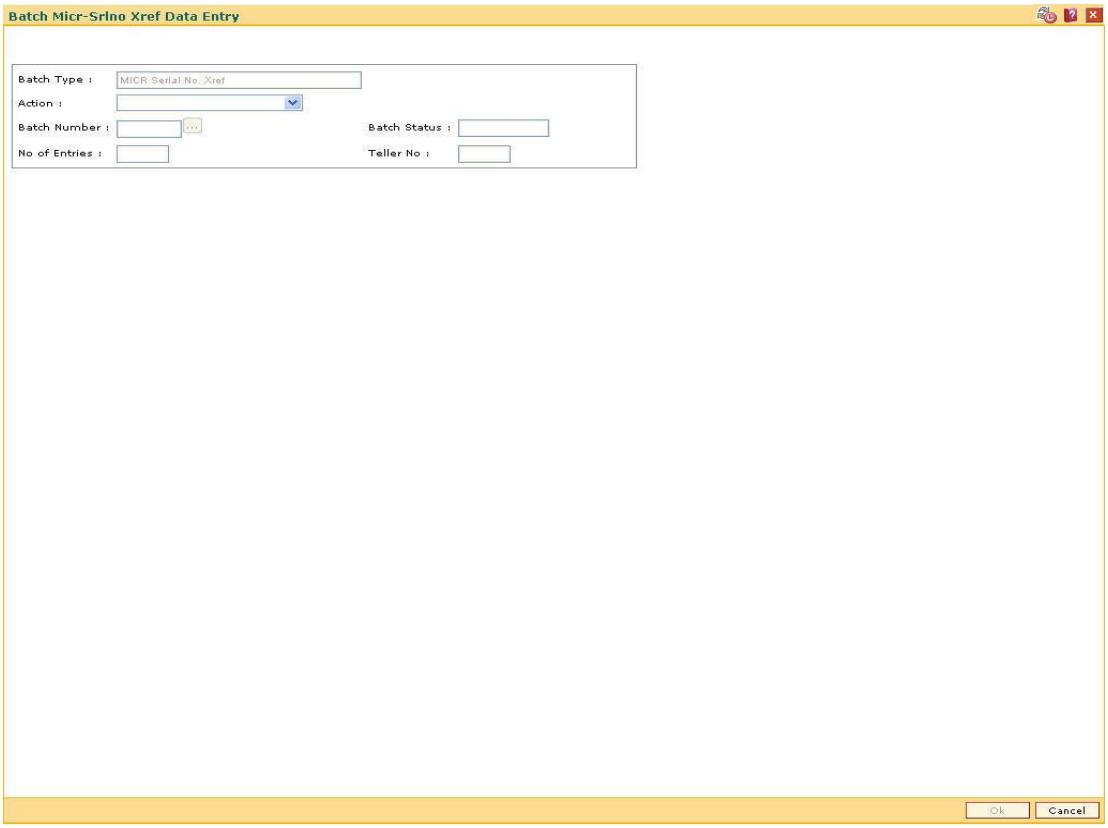
Not Applicable

To open the instrument and MICR cross-reference data entry batch

1. Type the fast path **5522** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > Batch Micr-Srlno Xref Data Entry**.

2. The system displays the **Batch Micr-Srlno Xref Data Entry** screen.

Batch Micr-Srlno Xref Data Entry



Field Description

Field Name	Description
Batch Type	[Display] This field displays the default batch type when the user invokes the screen. This is the MICR serial number cross-reference.

Field Name	Description
Action	[Mandatory, Drop-Down] Select the action to be performed from the drop-down list. The options are: • Open Data Entry Batch - Teller can perform the data entry • Reverse Data Entry Batch – Teller and supervisor can perform the data entry • Modify Data Entry Batch – Teller can perform the data entry • Authorize Data Entry Batch - Supervisor can authorize • Inquire Data Entry Batch – Teller and supervisor can perform the inquiry
Batch Number	[Display] This field displays the batch number. The branch generates a batch number, which is a running serial number. Note this batch number for future reference.
Batch Status	[Display] This field displays the batch status. The options are: • Unauthorized: If the batch has only been opened/inquired upon or modified then the status would be as unauthorized. • Authorized: Once the supervisor has authorized the batch, modifications are not allowed and status is displayed as authorized.
No of Entries	[Mandatory, Numeric, Five] Type the number of entries that are to be maintained for a batch. The number of entries should be greater than one, and maximum 100. Accordingly, the system generates rows for data entry.
Teller No	[Display] This field displays the number of the user profile of the teller, who is doing the header opening transaction. At the time of adding a user, the system administrator sets up this parameter. This number is then defaulted by the system.

Column Name	Description
Srl No	[Display] This column displays the default serial number within the batch.

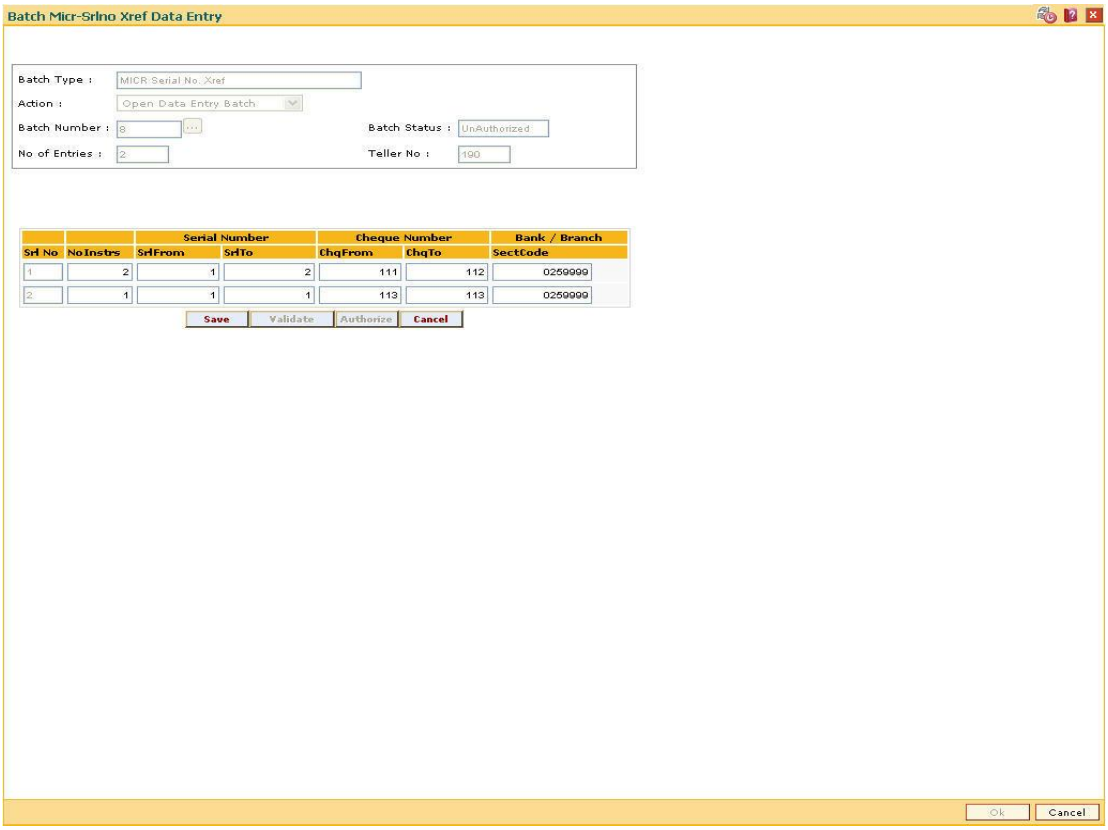
Column Name	Description
NoInstrs	[Mandatory, Numeric, Five] Type the total number of instruments, that you are capturing.
Serial Number	
SrlFrom	[Mandatory, Numeric, 12] Type the valid serial number of an instrument with instrument status as ISSUED. The serial number is auto-generated by the system upon issuing an instrument. If a bulk DD/BC issue is done, this will be the starting serial number of the range of instruments.
SrlTo	[Display] This column displays the ending serial number of the instruments issued. If this is maintained for only one instrument, then both the start and end serial numbers can be the same. The system automatically calculates the end serial number, after the number of instruments and the start serial number are captured.
Cheque Number	
ChqFrom	[Mandatory, Numeric, 12] Type the MICR number assigned to the instrument.
ChqTo	[Display] This column displays the default number based on the number of instruments. This is the last MICR number of series.
Bank / Branch	

Column Name	Description
SectCode	[Display] This column displays the bank's routing number by default. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[54] *= Sector Code/Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.

3. Select the **Open Data Entry Batch** option from the **Action** drop-down list.
4. Enter the number of entries.
5. Click the **Ok** button.
6. The system displays the data entry section in the screen.
7. Enter the relevant information.

Batch Micr - Srlno Xref Data Entry

[54](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)



8. Click the **Save** button.
9. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.
10. Click the **Validate** button.
11. The system displays the message "Batch Validated Successful. Authorization pending..". Click the **OK** button.

Note:
To change the number of instruments, modify the **No of Instr** field and click the **Modify** button. Accordingly, the number of data entry rows will change in the Data Entry screen.
Once the data is saved, the system displays the **Data Saved** message when the mouse is moved over the data entry area. If the batch is validated with some errors then moving the mouse over the data entry area will show an error in processing the instruments. After rectifying the error, save and validate the batch again.

To modify the instrument and MICR cross-reference data entry batch

1. Select the **Modify Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.
5. Modify the relevant information and click the **Save** button.
6. The system displays the message "Data Saved Successfully In the Database". Click the **OK** button.

7. Click the **Validate** button.
8. The system displays the message "Batch Validated Successful. Authorisation pending..".

To authorize the instrument and MICR cross-reference data entry batch

1. Select the **Authorize Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.
5. Click the **Auth** button.
6. The system displays the message "Batch Processing Successful at Host".

To reverse the instrument and MICR cross-reference data entry batch

1. Select the **Reverse Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the message "Batch Reversed Successful".

To view the instrument and MICR cross-reference data entry batch

1. Select the **Inquire Data Entry Batch** option from the **Action** drop-down list.
2. Type the batch number and press the **<Tab> or <Enter>** key or select it from the pick list.
3. Click the **Ok** button.
4. The system displays the data entry section in the screen.

BA990 - Clearing Inquiry

Using this option you can view all the details of pending cheques for clearing within a branch, and their corresponding voucher entry details. The various inquiry options available are inward clearing details, outward clearing details, value date clearing details and voucher entry details.

Definition Prerequisites

- 5506 - Batch Data Entry Outward Clearing
- 6520 - Check Deposited To GL
- 5521 - Batch Inward-Clearing Check Data Entry
- ST031 - Load Inward MICR File

Modes Available

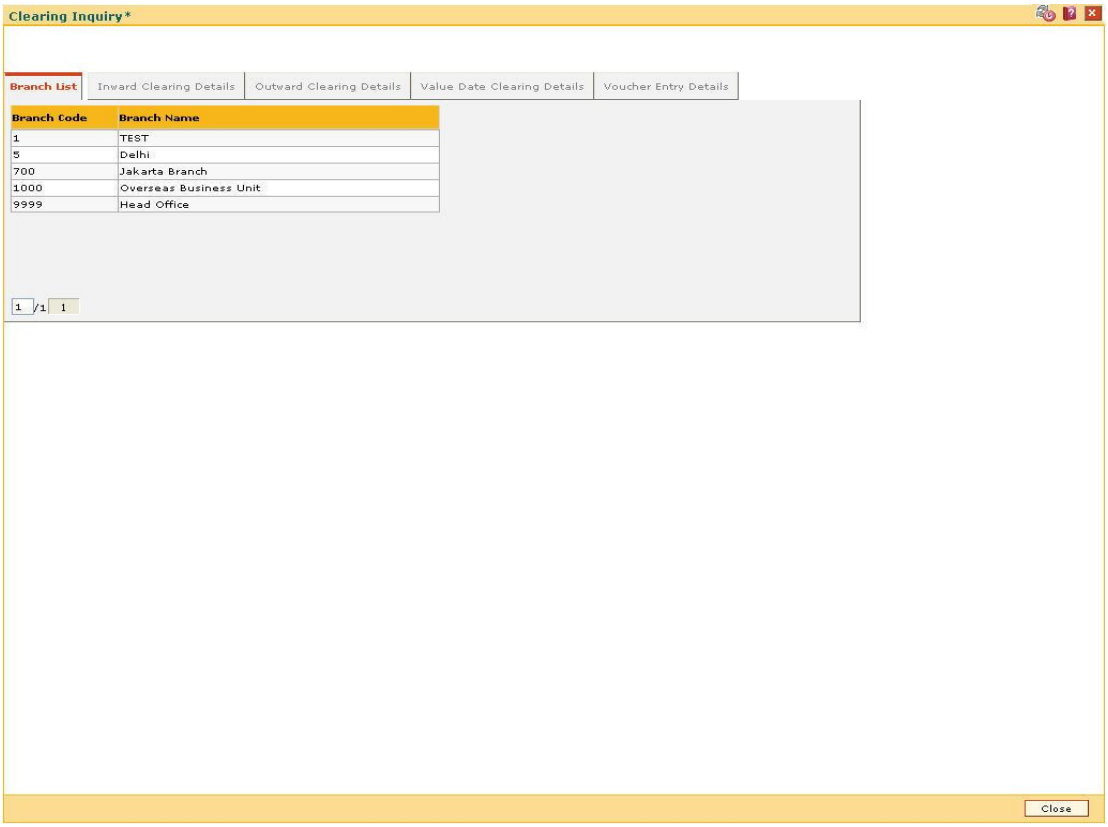
Not Applicable

To inquire about the clearing details

1. Type the fast path **BA990** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Clearing Inquiry**.
2. The system displays the **Clearing Inquiry** screen.

3. To view the clearing details, click the appropriate tab.

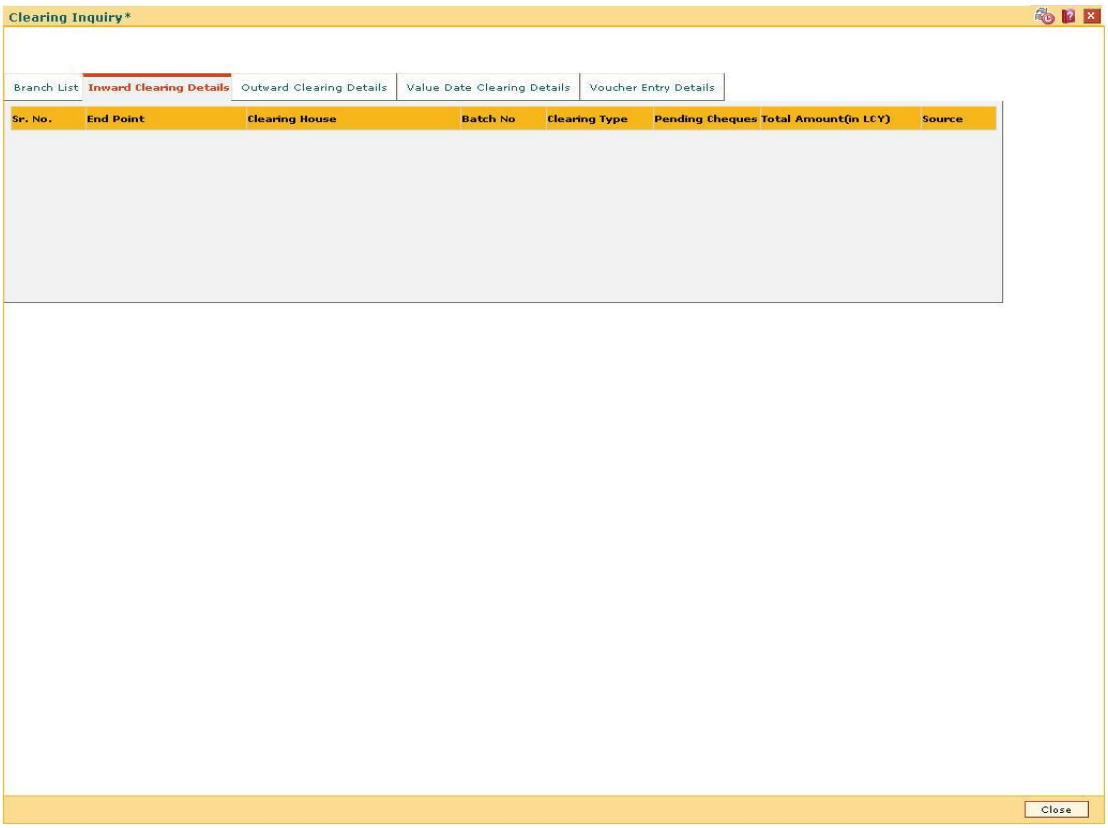
Branch List



Field Description

Column Name	Description
Branch Code	[Display] This column displays the list of branch codes.
Branch Name	[Display] This column displays the list of branch names corresponding to the branch code.

Inward Clearing Details

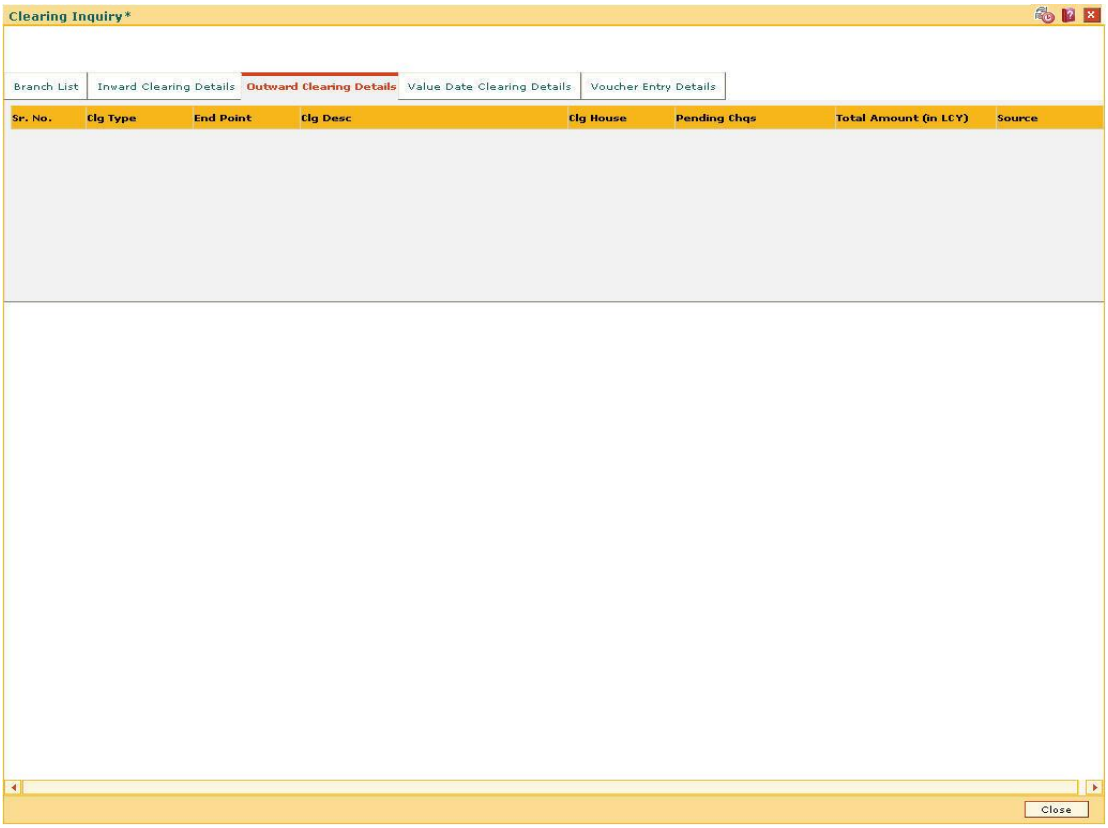


Field Description

Column Name	Description
Sr. No.	[Display] This column displays the sequence number of instruments.
End Point	[Display] This column displays the end point.
Clearing House	[Display] This column displays the name of the clearing house.
Batch No	[Display] This column displays the batch number for inward clearing.
Clearing Type	[Display] This column displays the clearing type of the batch.
Pending Cheques	[Display] This column displays the total number of instruments in each batch.

Column Name	Description
Total Amount (in LCY)	[Display] This column displays the sum amount of all the cheques in the corresponding batch number.
Source	[Display] This column displays the information if the single instrument is entered online, or multiple instruments are entered in a batch.

Outward Clearing Details

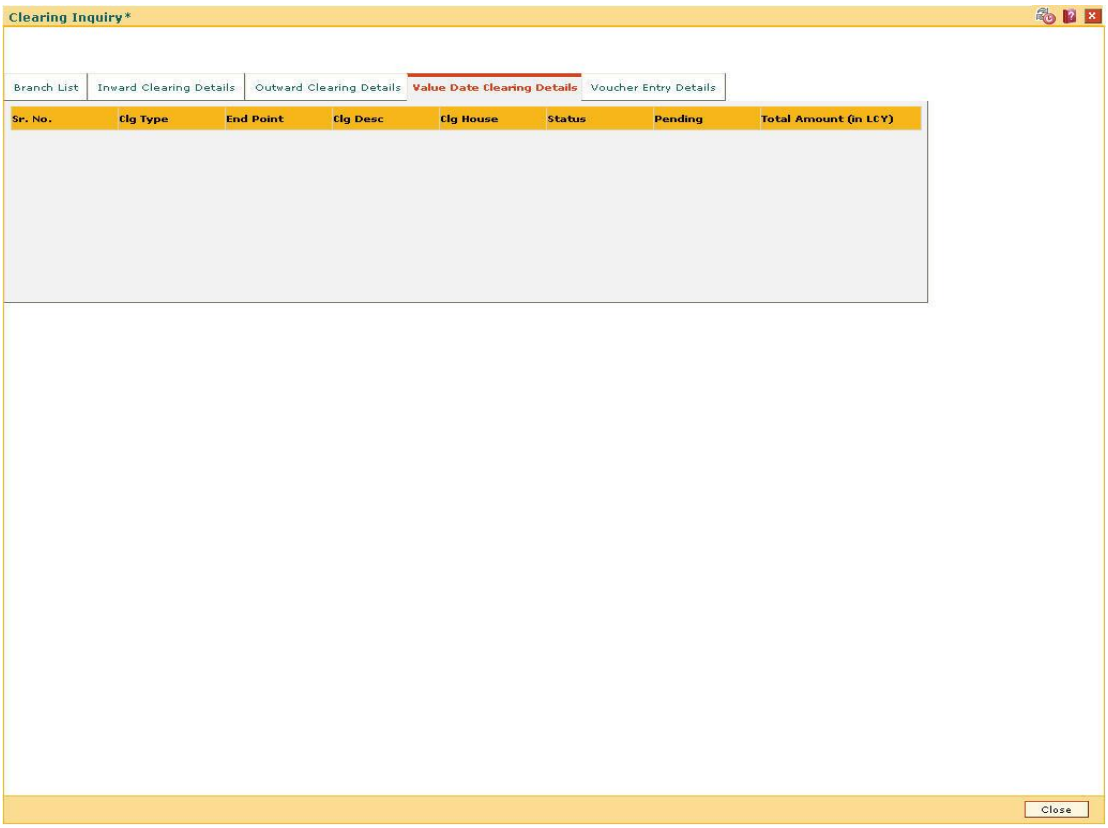


Field Description

Column Name	Description
Sr. No.	[Display] This column displays the sequence number of instruments.
Clg Type	[Display] This column displays the clearing code of instruments sent for clearing. For example: Early morning clearing, noon clearing, etc.

Column Name	Description
End Point	[Display] This column displays the end point.
Clg Desc	[Display] This column displays the description of clearing corresponding to the clearing type.
Clg House	[Display] This column displays the name of the clearing house.
Pending Chqs	[Display] This column displays the total number of instruments in each batch.
Total Amount (in LCY)	[Display] This column displays the sum amount of all the cheques in the corresponding batch number.
Source	[Display] This column displays the information if the single instrument is entered online, or multiple instruments are entered in a batch.

Value Date Clearing Details

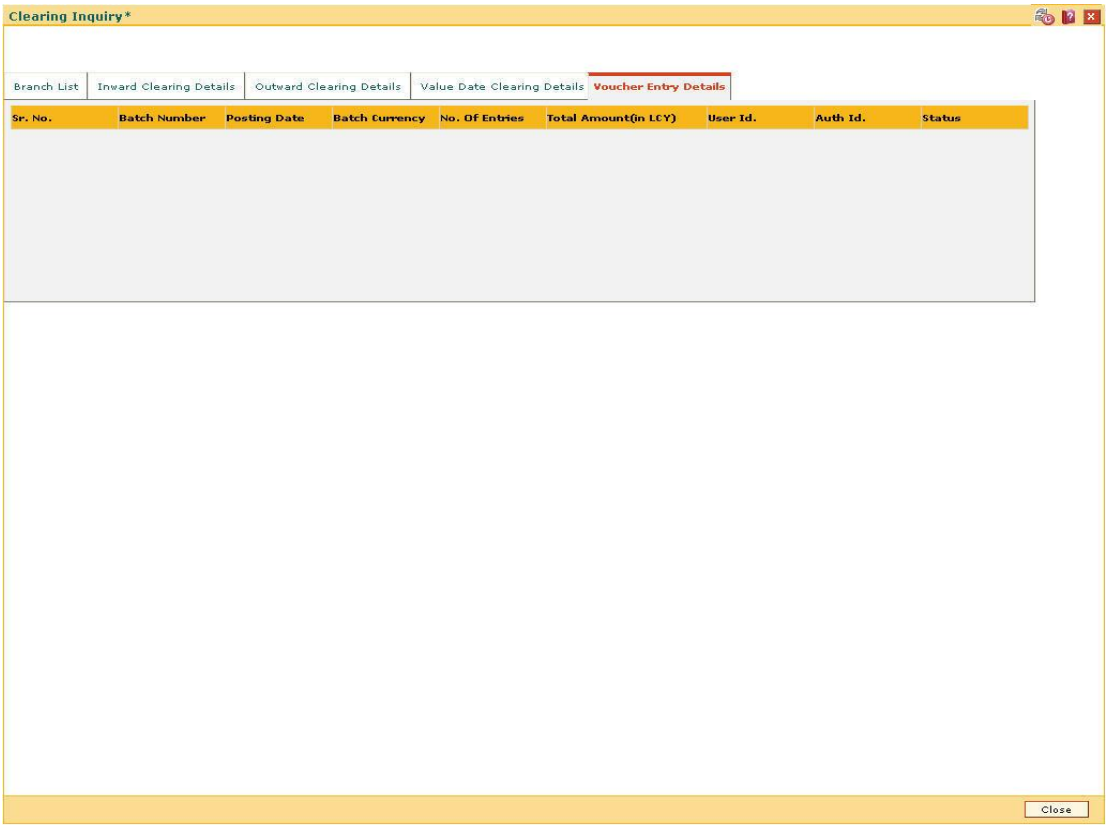


Field Description

Column Name	Description
Sr. No.	[Display] This column displays the sequence number of instruments.
Clg Type	[Display] This column displays the clearing code of instruments sent for clearing. For example: Early morning clearing, noon clearing, etc.
End Point	[Display] This column displays the end point.
Clg Desc	[Display] This column displays the description of clearing corresponding to the clearing type.
Clg House	[Display] This column displays the name of the clearing house.
Status	[Display] This column displays the status of the outward clearing.

Column Name	Description
Pending	[Display] This column displays the total number of instruments in each batch.
Total Amount (in LCY)	[Display] This column displays the sum amount of all the cheques in the corresponding batch number.

Voucher Entry Details



Field Description

Column Name	Description
Sr. No.	[Display] This column displays the sequence number of instruments.
Batch Number	[Display] This column displays the batch number. The branch generates a batch number, which is a running serial number. Note this batch number for future reference.

Column Name	Description
Posting Date	[Display] This column displays the posting date.
Batch Currency	[Display] This column displays the currency of the batch.
No. Of Entries	[Mandatory, Numeric, Five] Type the number of entries that are to be maintained for a batch. The number of entries should be greater than one, and maximum 100. Accordingly, the system generates rows for data entry.
Total Amount (in LCY)	[Display] This column displays the sum amount of all the cheques in the corresponding batch number.
User Id.	[Display] This column displays the ID of the user who entered the data.
Auth Id	[Display] This column displays the ID of the authorizer.
Status	[Display] This column displays the status of the clearing stage.

4. Click the **Close** button.

CI421- Direct Banking Registration

This screen is used for registration of customers to one or more of the Direct Banking channels such as Net Banking, Mobile Banking, Telephone Banking along with the associated details.

Definition Prerequisites

Not Applicable

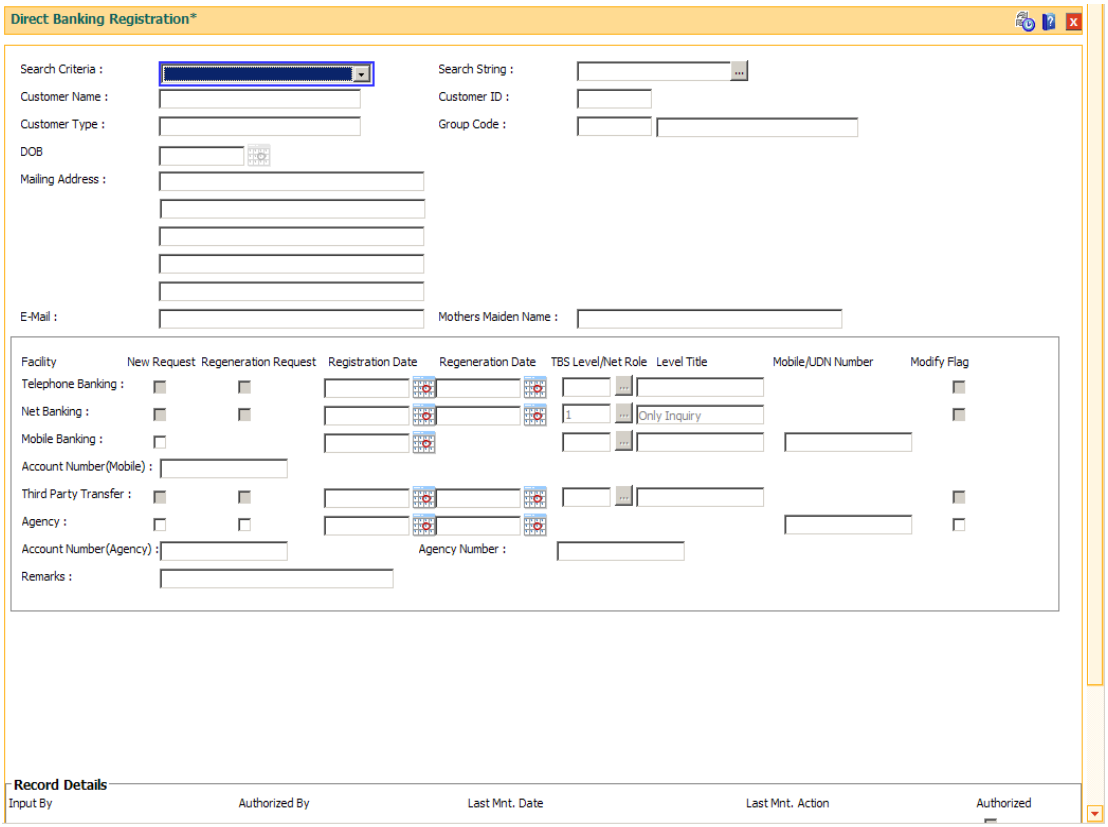
Modes Available

Add, Modify, Delete,Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To register for direct banking

1. Type the fast path **CI421** and click **Go** or navigate through the menus to **Transaction Processing > Customer Transactions > Direct Banking Registration**.
2. The system displays the **Direct Banking Registration** screen.

Direct Banking Registration



Field Description

Field Name	Description
Search Criteria	[Mandatory, Drop-Down] Select the search criteria from the drop-down list. The options are: • Customer Short Name - Short name of the customer. • Customer IC - Identification given by a central authority. • Customer ID - Unique identification given by the bank.
Search String	[Mandatory, Alphanumeric, 20, Pick List] Type the search string, to search for a customer, corresponding to the search criteria selected in the Search **Criteria** field. If the search criterion is specified as customer's short name or IC then any of the letter(s) of the short name or IC can be entered. The system displays the pick list of all those customers having those letters in their respective criteria. Choose the appropriate customer from the existing customer list. For example, The customer's short name is George Abraham. One can search the above customer by entering 'Geo' in the search string field.

Field Name	Description
Customer Name	[Display] This field displays the full name of the secondary customer who shares a relationship with the primary customer. The full name of the customer is defaulted from the **Customer Addition** (Fast Path: 8053) option.
Customer ID	[Display] This field displays the ID of the customer. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Customer Type	[Display] This field displays the customer type of the selected customer ID.
Group Code	[Display] This field displays the group code of the customer.
DOB	[Display] This field displays the date of birth of the customer. The format is dd/mm/yyyy.
Mailing Address	[Display] This field displays the mailing address of the customer.
E-mail	[Display] This field displays the e-mail ID of the customer.
Mothers Maiden Name	[Display] This field displays the customer's mother's maiden name.

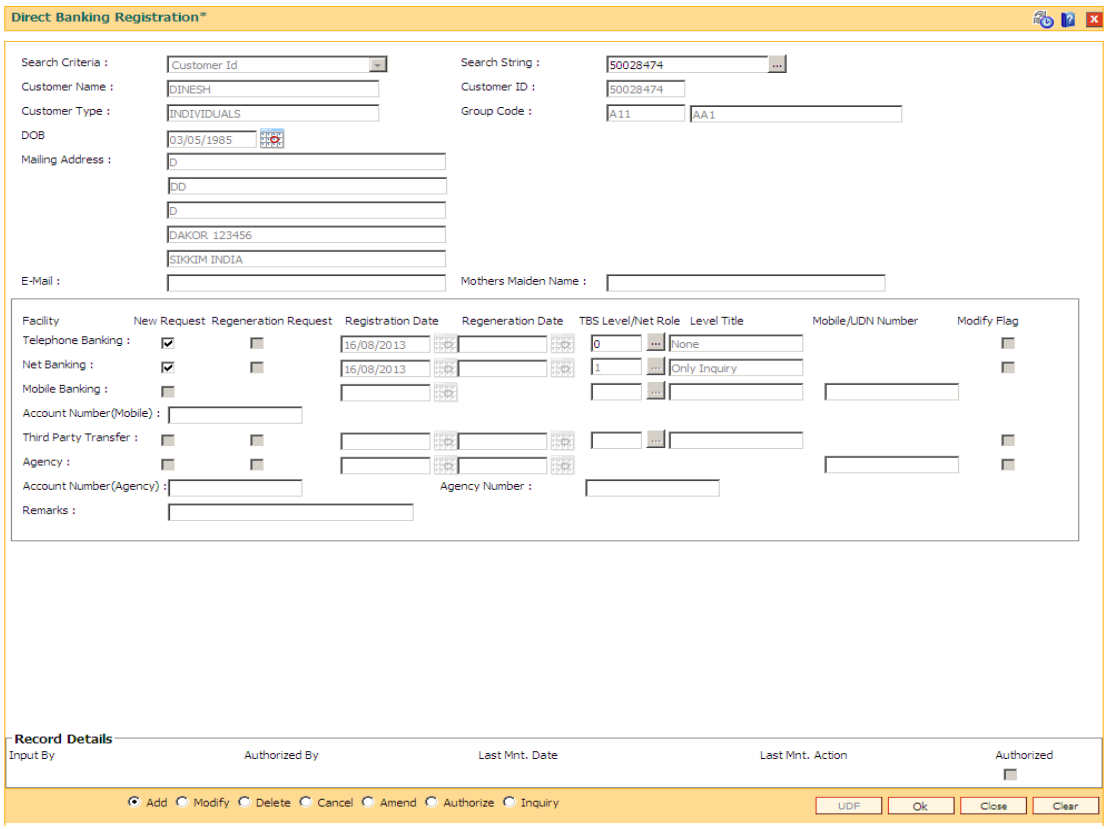
Column Name	Description
Facility	
Telephone Banking	[Optional, Check Box] Select the **Telephone Banking** check box to register for the tele banking facility for the selected customer.
Net Banking	[Optional, Check Box] Select the Net banking check box to register the internet banking facility for the selected customer.

Column Name	Description
Mobile Banking	[Optional, Check Box] Select the Mobile **Banking** check box to register mobile banking facility for the selected customer.
Account Number (Mobile)	[Optional, Numeric, 16] Type the mobile banking account number for the selected customer.
Third Party Transfer	[Optional, Check Box] Select the Third Party Transfer check box to register third party transfer facility for the selected customer.
Agency	[Optional, Check Box] Select the Agency check box to register the facility through agency for the selected customer.
Account Number (Agency)	[Optional, Numeric, 16] Type the account number for agency for the selected customer.
Remarks	[Display] This field displays the list of applicable facilities.
New Request	[Display] This field displays the list of applicable facilities.
Regeneration Request	[Display] This field displays the list of applicable facilities.
Registration Date	[Display] This field displays the list of applicable facilities.
Regeneration Date	[Display] This field displays the list of applicable facilities.
TBS Level/ Net Level	[Display] This field displays the list of applicable facilities.
Level Title	[Display] This field displays the list of applicable facilities.
Mobile/ UDN Number	[Display] This field displays the list of applicable facilities.
Modify Flag	[Display] This field displays the effective date of listing of the OD limits on the account based on addition or modification or deletion event.

3. Enter the CASA account number and press the **<Tab>** key.

4. The system displays the history of the OD limits.

OD Limit History Inquiry



5. Click the **Close** button.

CI423 - LC/LG Code Information

Using this option you can maintain the customer level LC LG code / registration details for various channels os operation.

Definition Prerequisites

Not Applicable

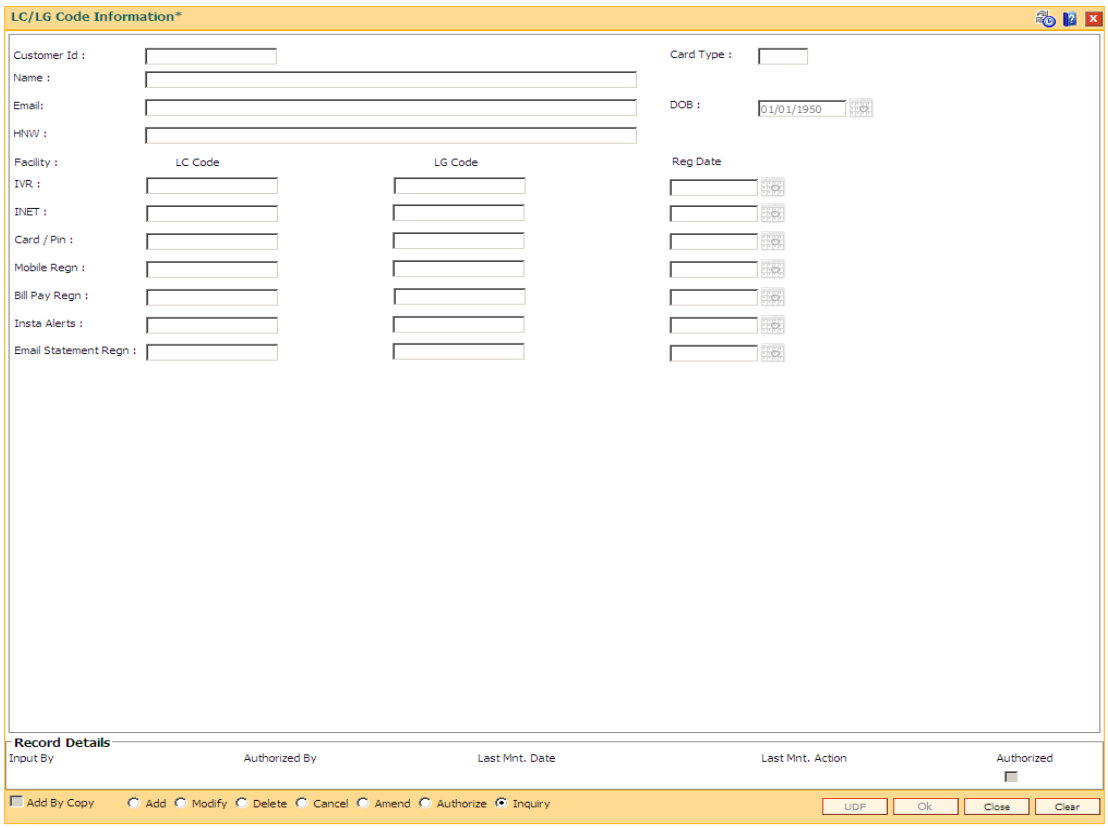
Modes Available

Add, Modify, Delete,Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To maintain the customer level LC LG code

1. Type the fast path **CI423** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Clearing > LC/LG Code Information**.
2. The system displays the **LC/LG Code Information** screen.

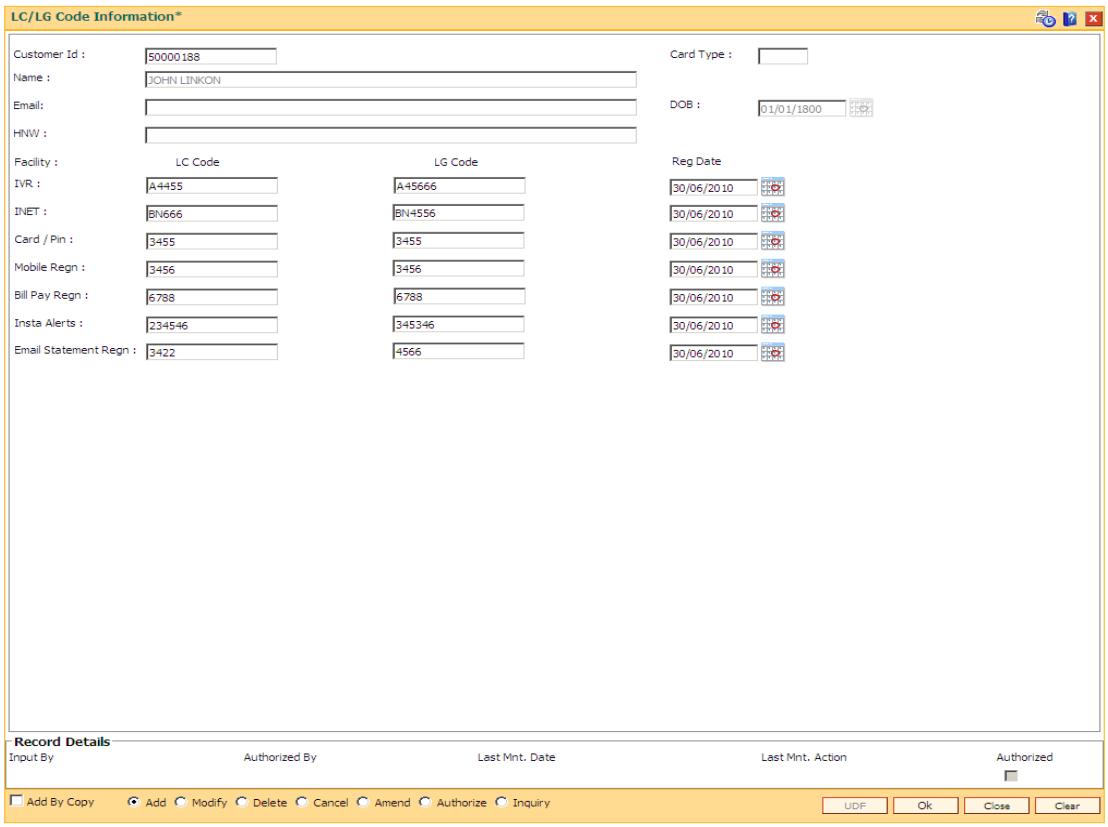
LC/LG Code Information



Field Description

3. Click the **Add** button.
4. Enter the customer Id and press the **<Tab>** key.
5. Enter list of applicable LC / LG facilities and registration date.

LC/LG Code Information



6. Click the **OK** button.
7. The system displays the message "Record Added... Authorisation Pending..".Click the **OK** button.

ST067 - Collection/Purchase Inquiry*

Using this option you can perform an inquiry on the status of the local cheque or outstation cheque that are purchased or sent on collection. To inquire upon the status of a cheque,you can select either a single parameter or multiple search criteria.

The system provides information on instrument details like number, date, amount, etc. which was purchased or sent for collection.

Definition Prerequisites

- ST070 - Cheque Purchase
- 6566 - OCC Batch Data Entry

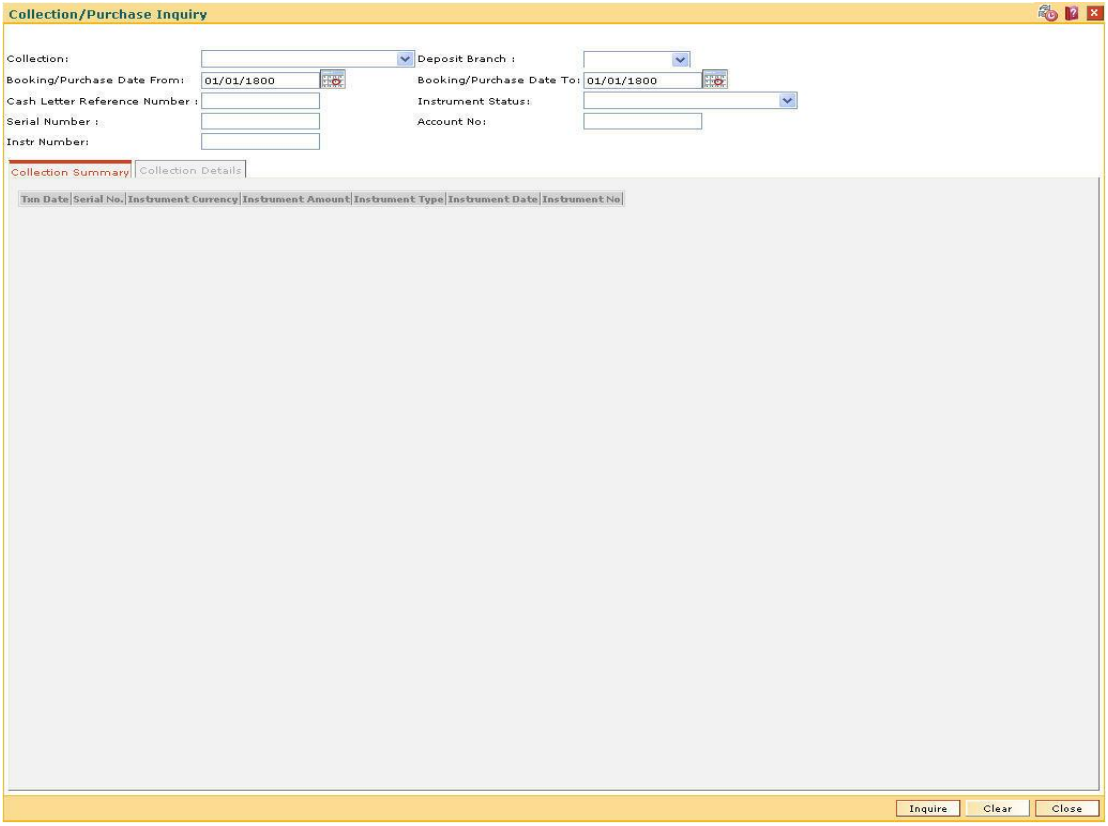
Modes Available

Not Required

To view the status of the purchased cheques

1. Type the fast path **ST067** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Inquiry on Collection/Purchase Status**.
2. The system displays the **Collection/Purchase Inquiry** screen.

Collection/Purchase Inquiry



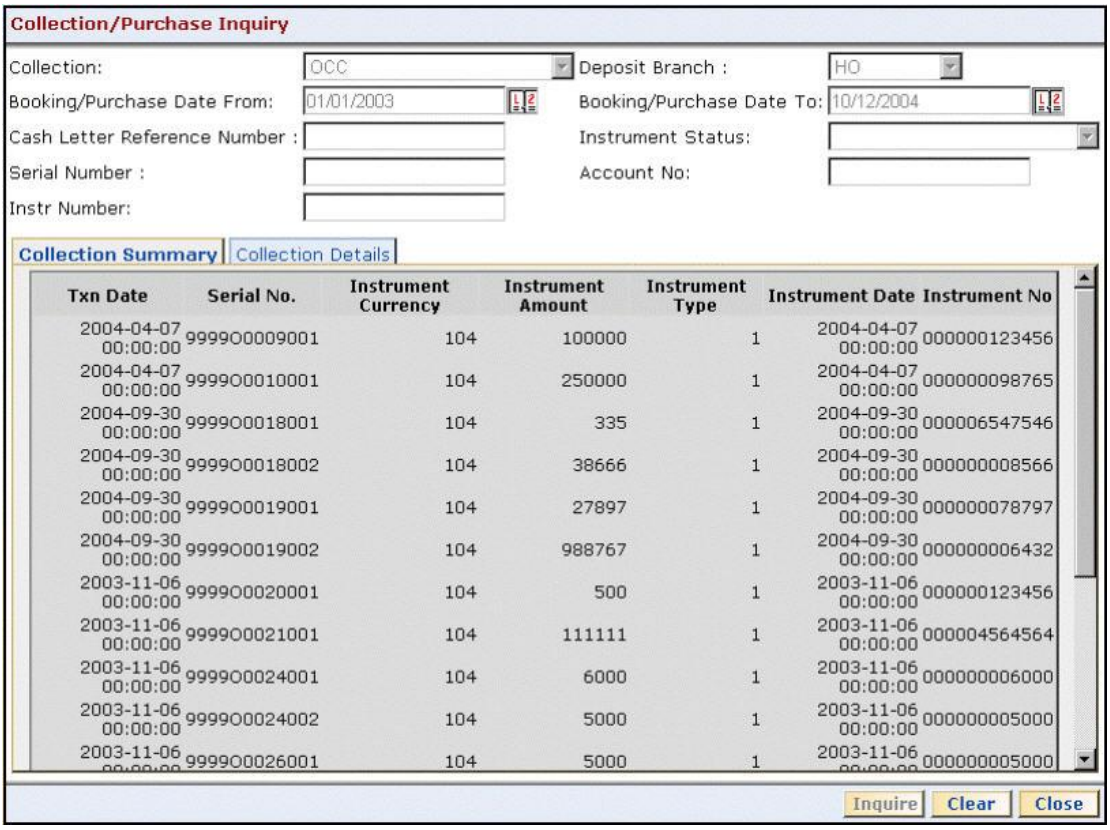
Field Description

Field Name	Description
Collection	[Mandatory, Drop-Down] Select the cheque collection type from the drop-down list.
Deposit Branch	[Mandatory, Drop-Down] Select the branch of the cheque from the drop-down list.
Booking/ Purchase Date From	[Mandatory, Pick List, dd/mm/yyyy] Type the start date, if you want to inquire upon cheques between a certain specific period.
Booking/ Purchase Date To	[Mandatory, Pick List, dd/mm/yyyy] Type the end date, if you want to inquire upon cheques between a certain specific period.
Cash Letter Reference Number	[Mandatory, Numeric, Nine] Type the reference number to inquire for a cheque, based on it's cash letter reference number.

Field Name	Description
Instrument Status	[Mandatory, Drop-Down] Select the instrument status from the drop-down list. This option is used to inquire upon the cheques based on whether dishonored, unclaimed, dispatched, or any other status.
Serial Number	[Mandatory, Numeric, 22] Type the cheque serial number to inquire upon a cheque based on its serial number.
Account No	[Mandatory, Numeric, 14] Type the account number to inquire upon cheques deposited in that account.
Instr Number	[Mandatory, Numeric, 12] Type the instrument number to inquire for a specific cheque.

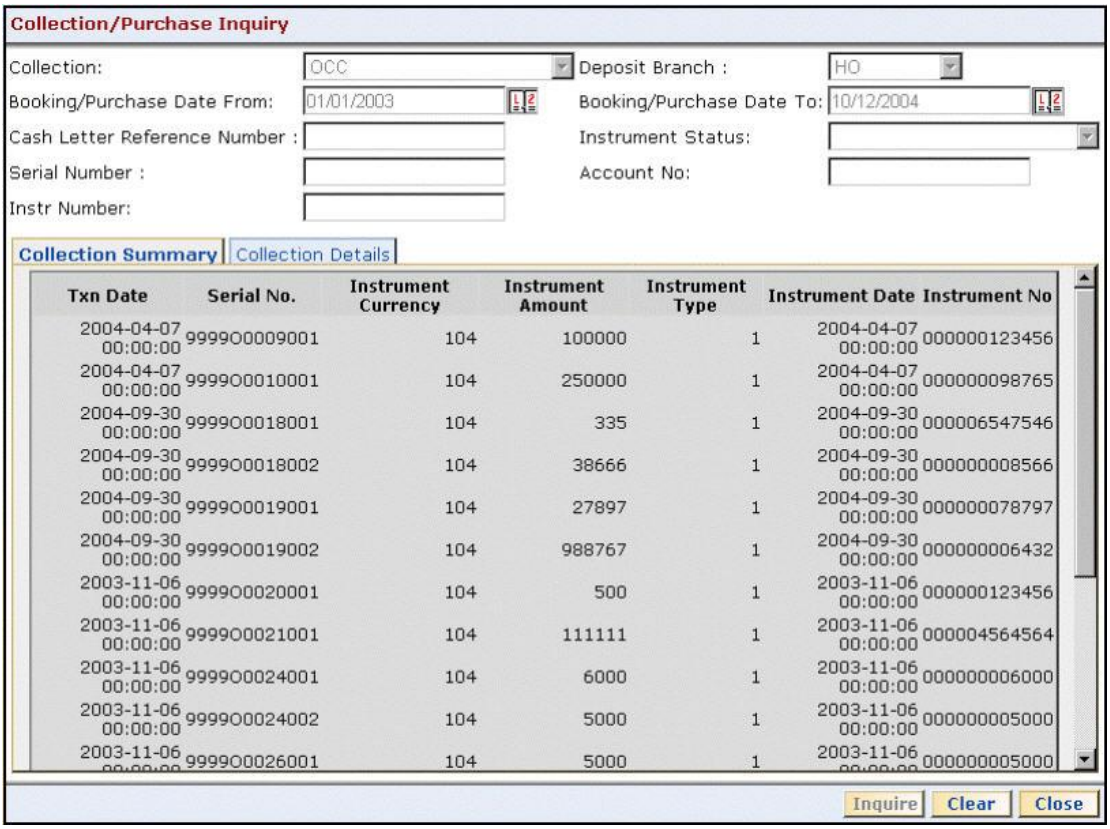
3. Select the collection type from the drop-down list.
4. Enter the relevant search criteria details.

Collection/Purchase Inquiry



5. Click the **Inquire** button.
6. The system displays the **Collection Summary** tab.

Collection Summary



Field Description

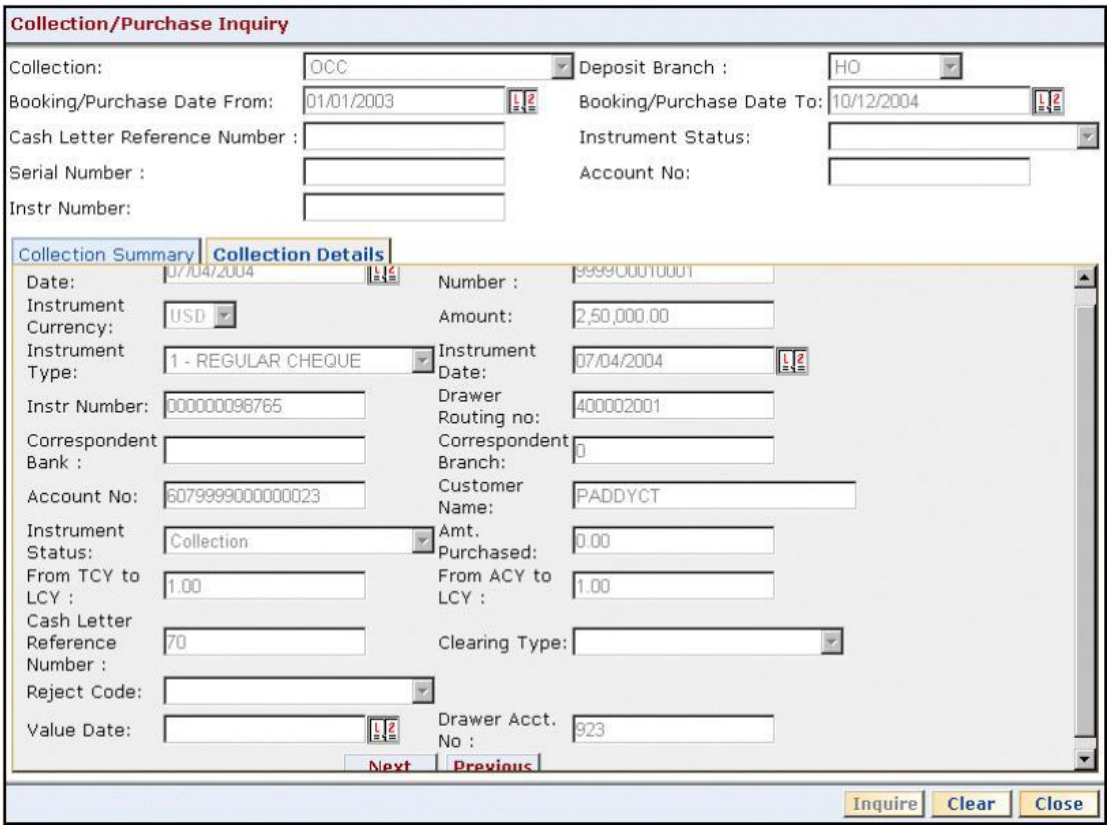
Column Name	Description
Txn Date	[Display] This column displays the transaction date and stamp.
Serial No.	[Display] This column displays the serial number. A running serial number is generated by the system automatically at the time of depositing the cheque.
Instrument Currency	[Display] This column displays the cheque currency code.
Instrument Amount	[Display] This column displays the cheque amount.
Instrument Type	[Display] This column displays the instrument type whether DD or BC.
Instrument Date	[Display] This column displays the cheque date.

Column Name	Description
Instrument No	[Display] This column displays the cheque number.

For your branch, check all the OCC transactions that are pending clearance on the basis of the provided search criteria.

7. Double-click a record to view its details.
8. The system displays the **Collection Details** tab.

Collection Details



Field Description

Field Name	Description
Date	[Display] This field displays the transaction date and stamp.
Number	[Display] This field displays the running serial number, which is automatically generated by the system, at the time of depositing the cheque.

Field Name	Description
Instrument Currency	[Display] This field displays the cheque currency code.
Amount	[Display] This field displays the cheque amount.
Instrument Type	[Display] This field displays the instrument type.
Instrument Date	[Display] This field displays the cheque date.
Instr Number	[Display] This field displays the cheque number.
Drawer Routing no	[Display] This field displays the routing number of the bank on whom the cheque is issued.
Correspondent Bank	[Display] This field displays the correspondent bank name in case of outstation clearing.
Correspondent Branch	[Display] This field displays the correspondent branch name in case of outstation clearing.
Account No	[Display] This field displays the number of the account in which the cheque is deposited.
Customer Name	[Display] This field displays the account holder name.
Instrument Status	[Display] This field displays the cheque status at the time of inquiry i.e. whether dispatched, unclaimed, etc.
Amt. Purchased	[Display] This field displays the amount purchased, if the customer has purchased the cheque from the bank.
From TCY to LCY	[Display] This field displays the rate of conversion used for converting the transaction (cheque) currency to the local currency of the bank.

Field Name	Description
From ACY to LCY	[Display] This field displays the rate of conversion used for converting the account currency to the local currency of the bank.
Cash Letter Reference Number	[Display] This field displays the cash letter reference number of the cheque.
Clearing Type	[Display] This field displays the clearing type of the cheque. For example, high value morning clearing or noon clearing, etc.
Reject Code	[Display] This field displays the reject code to indicate the reason for which the check is rejected.
Value Date	[Display] This field displays the date on which the cheque has received value.
Drawer Acct. No	[Display] This field displays the account number of the payer.

9. Click the **Close** button.

ST074 - Remittance Inquiry

Using this option you can view the details of the banker's cheque / demand draft / telegraphic transfers issued by the issuing branch or the payee branch.

The inquiry can be done on any of the following criteria:

- Issuer name
- Payee Branch (for DD)
- Issue Branch
- Currency Code
- Period during which the transactions have taken place
- Status i.e. All or Paid or Outstanding or Both or Lost or Duplicate
- Serial Number
- MICR Number
- CASA Account Number

Definition Prerequisites

- STM59 - Settlement Bank Parameters
- STM54 - Routing Branch Maintenance
- Inventory Maintenance

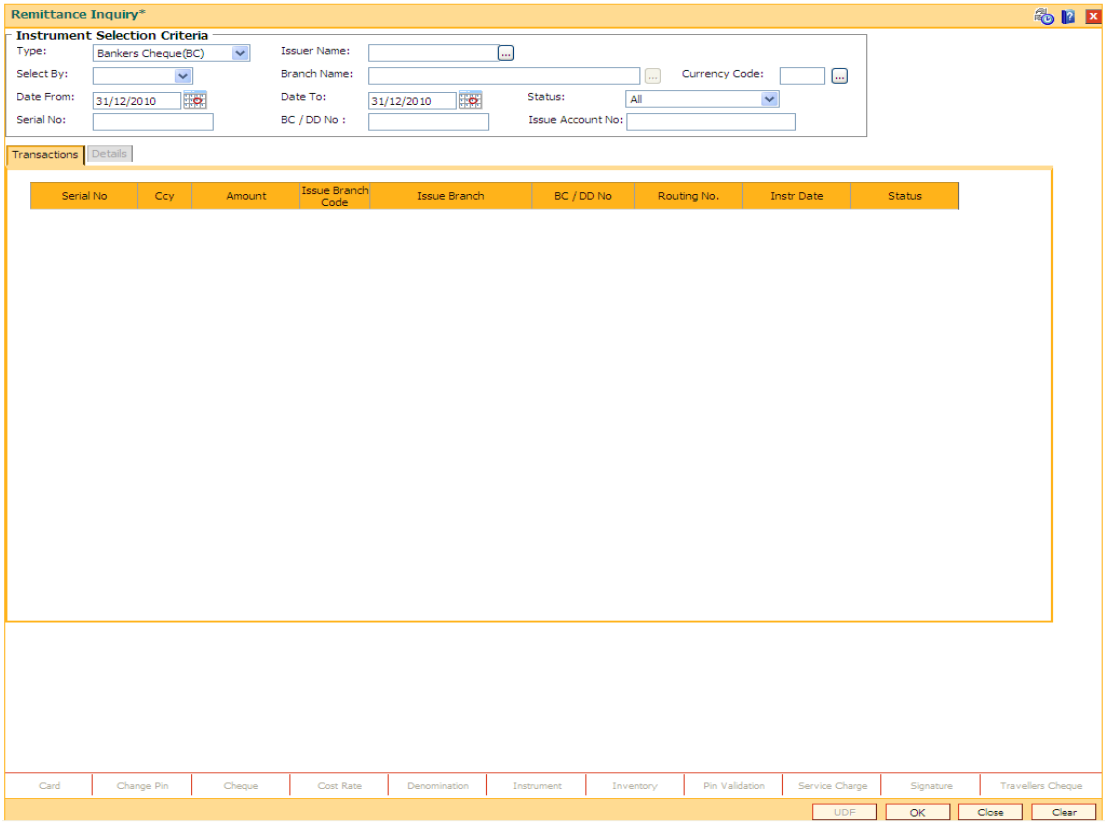
Modes Available

Not Applicable

To view the bankers cheque / DD / TT status

1. Type the fast path **ST074** and click **Go** or navigate through the menus to **Transaction Processing > Internal Transactions > Inquiries > Remittance Inquiry**.
2. The system displays the **Remittance Inquiry** screen.

Remittance Inquiry



Field Description

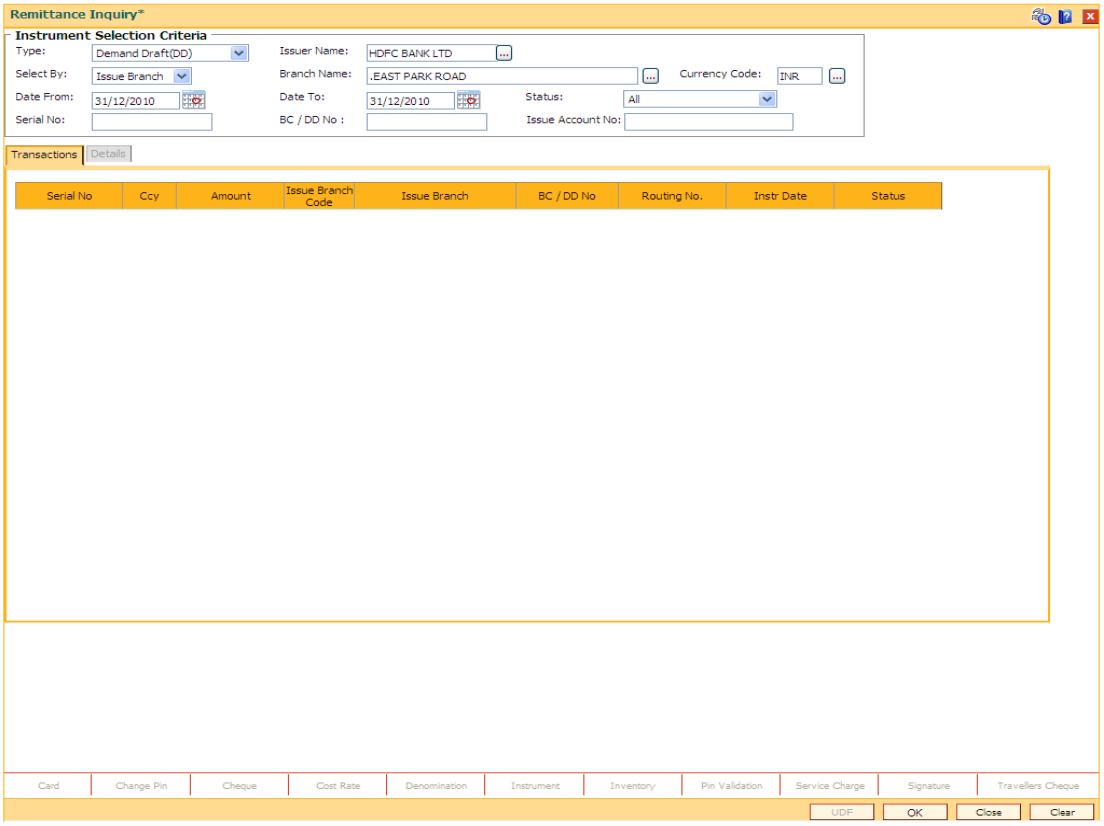
Field Name	Description
Instrument Selection Criteria	

Field Name	Description
Type	[Mandatory, Drop-Down] Select the instrument type from the drop-down list. The system has some pre-shipped list of instruments that can handle through existing processes. In case the bank has additional type of instruments, which are to be processed, by **FLEXCUBE Retail** then an instrument type **Instrument Type Xref** (Fast Path: STM58) option needs to be added and the instrument can be passed through the system. The options are: • Bankers Cheque (BC) • Demand Draft (DD) • Telegraphic Transfer (TT)
Issuer Name	[Optional, Pick List] Select the issuer name to inquire on an instrument based on the code of the issuer from the pick list.
Select By	[Optional, Drop-Down] Select the issuer branch to perform the inquiry based on the issuer branch from the drop-down list. In case of DD, the user can also make an inquiry with payee branch as the search factor.
Branch Name	[Optional, Pick List] Select the branch name of the issuer branch from the pick list.
Currency Code	[Optional, Pick List] Select the currency code to inquire an instrument with currency as the criteria from the pick list.
Date From	[Mandatory, Pick List, dd/mm/yyyy] Select the start date of the period from the pick list, if you want to perform a remittance inquiry for a specific period.
Date To	[Mandatory, Pick List, dd/mm/yyyy] Select the end date of the period from the pick list, if you want to perform a remittance inquiry for a specific period.
Status	[Optional, Drop-Down] Select the instrument status for which a list should be generated from the drop-down list. This is to be selected in conjunction with the instrument type.

Field Name	Description
Serial No	[Optional, Numeric, 12] Type the serial number of the instrument, to perform an inquiry for a particular issued instrument (DD/BC/TT). This is the serial number of the instrument as generated by **FLEXCUBE Retail**.
BC/DD No	[Optional, Numeric, 12] Type the BC or DD number.
Issue Account No	[Optional, Numeric, 14] Type the CASA account number against which the instrument is issued or remitted.

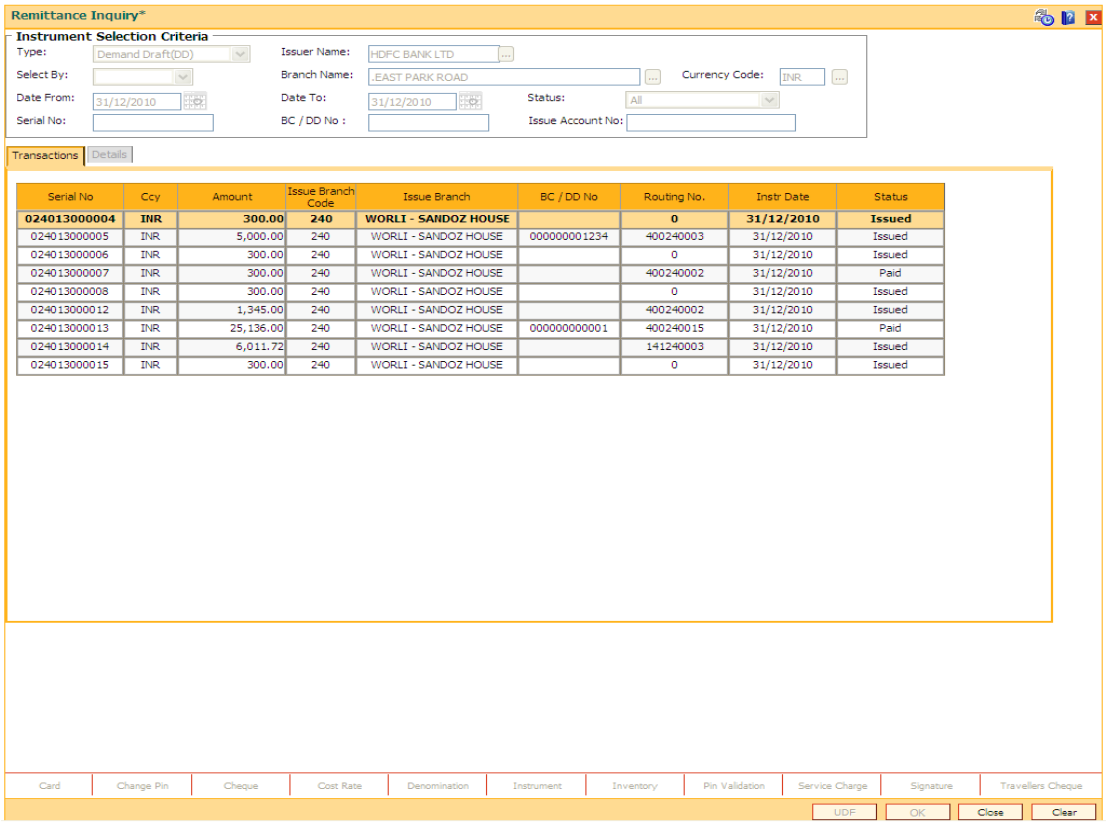
3. Select the instrument type from the drop-down list.
4. Enter the relevant search criteria details.

Remittance Inquiry



5. Click the **Inquire** button.
6. The system displays the **Transactions** tab.

Transactions


Remittance Inquiry*
Instrument Selection Criteria
Type: Demand Draft(DD)
Issuer Name: HDFC BANK LTD
Select By:
Branch Name: .EAST PARK ROAD
Currency Code: INR
Date From: 31/12/2010
Date To: 31/12/2010
Status: All
Serial No:
BC / DD No :
Issue Account No:
Transactions
Details
Serial No | Ccy | Amount | Issue Branch Code | Issue Branch | BC / DD No | Routing No. | Instr Date | Status
024013000004 | INR | 300.00 | 240 | WORLI - SANDOZ HOUSE | | 0 | 31/12/2010 | Issued
024013000005 | INR | 5,000.00 | 240 | WORLI - SANDOZ HOUSE | 000000001234 | 400240003 | 31/12/2010 | Issued
024013000006 | INR | 300.00 | 240 | WORLI - SANDOZ HOUSE | | 0 | 31/12/2010 | Issued
024013000007 | INR | 300.00 | 240 | WORLI - SANDOZ HOUSE | | 400240002 | 31/12/2010 | Paid
024013000008 | INR | 300.00 | 240 | WORLI - SANDOZ HOUSE | | 0 | 31/12/2010 | Issued
024013000012 | INR | 1,345.00 | 240 | WORLI - SANDOZ HOUSE | | 400240002 | 31/12/2010 | Issued
024013000013 | INR | 25,136.00 | 240 | WORLI - SANDOZ HOUSE | 000000000001 | 400240015 | 31/12/2010 | Paid
024013000014 | INR | 6,011.72 | 240 | WORLI - SANDOZ HOUSE | | 141240003 | 31/12/2010 | Issued
024013000015 | INR | 300.00 | 240 | WORLI - SANDOZ HOUSE | | 0 | 31/12/2010 | Issued
Card
Change Pin
Cheque
Cost Rate
Denomination
Instrument
Inventory
Pin Validation
Service Charge
Signature
Travellers Cheque
UDF
OK
Close
Clear

Field Description

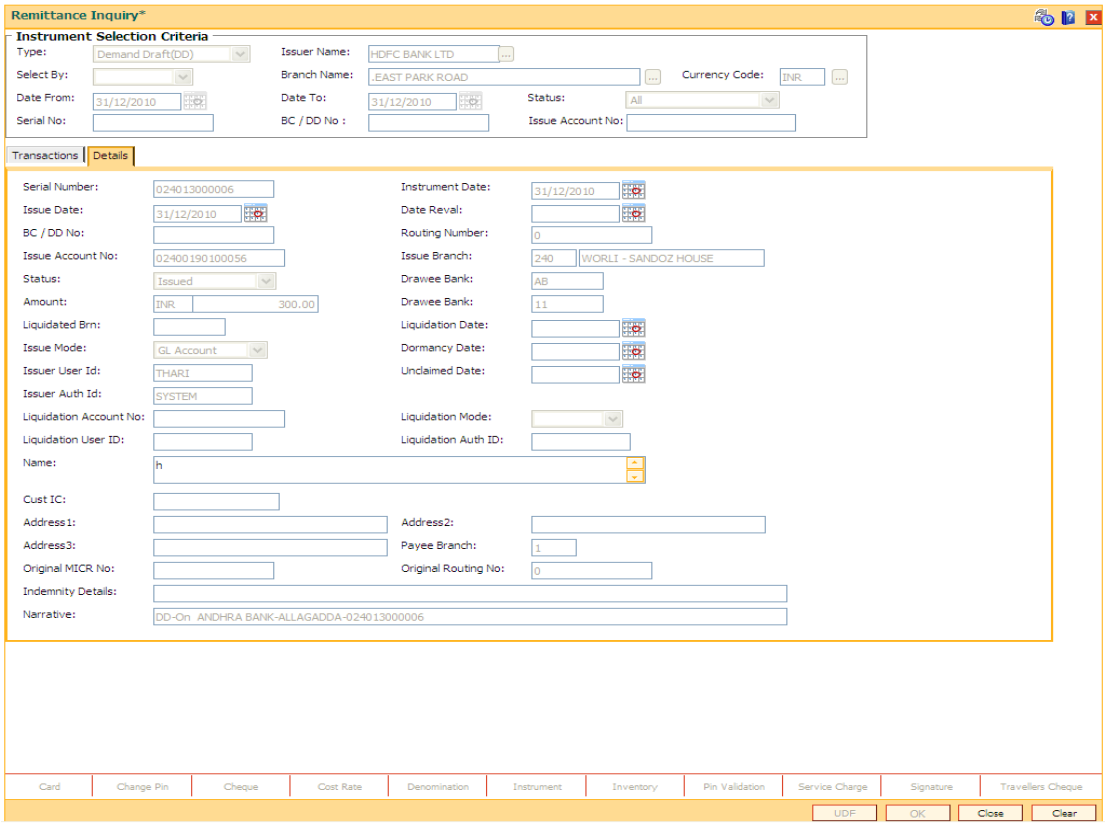
Column Name	Description
Serial No	[Display] This column displays the serial number of the instrument.
Ccy	[Display] This column displays the currency in which the transaction is performed i.e. the instrument currency.
Amount	[Display] This column displays the transaction amount i.e. the instrument amount.
Issue Branch Code	[Display] This column displays the branch code from where the instrument was originated or issued.
Issue Branch	[Display] This column displays the branch name from where the instrument was originated or issued.
BC/DD No	[Display] This column displays the BC or DD No.

Column Name	Description
Routing No.	[Display] This column displays the routing number against which the cheque has been drawn. The routing number is a combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. ***Routing Number***[55] *= Sector Code/Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.
Instr Date	[Display] This column displays the date mentioned on the instrument.
Status	[Display] This column displays the instrument status i.e. paid, outstanding, lost or duplicated.

7. Double-click a record to view its details.
8. The system displays the **Details** tab.

Details

[55](It is the number printed on the cheque, also called MICR number (Magnetic Ink Character Recognition). This number facilitates faster clearance of the instrument. It can be configured to have the following information: Bank code, Sector, Branch Code.)



Field Description

Field Name	Description
FC Number	[Display] This field displays the serial number of the instrument as generated by **FLEXCUBE Retail**.
Instrument Date	[Display] This field displays the date mentioned on the instrument.
Issue Date	[Display] This field displays the date on which the instrument is issued.
Date Before Reval	[Display] This field displays the date of the instrument before revalidation.

Field Name	Description
MICR Number	[Display] This field displays the MICR number as printed on the instrument. For a remittance instrument such as a BC or a DD, at the time of issue, the system generates a serial number comprising the branch code and a running serial number. The serial number for each instrument type is maintained separately and on reversal of an instrument issue, the instrument serial number will not be reused for the next instrument issue. When an instrument comes for clearing, it may be referred by the MICR number, which needs to be maintained for each instrument, if it is expected to come through an inward clearing batch. If an instrument is liquidated by the teller, the instrument serial number is sufficient, as this is the number by which **FLEXCUBE Retail** tracks the instrument uniquely.
Routing Number	[Display] This field displays the routing number. The routing number is the combination of the bank code and the branch code. The combination can be obtained from the **Routing Branch Maintenance** option. *Routing Number = Sector Code/Bank Code + Branch Code* For a cheque deposited, this routing number is used by the system to determine the float days and thus the value date of the instrument. For an inward clearing cheque, this routing number should belong to the bank. The order, in which the codes in the routing number are to be entered, is determined by the set up using the **Settlement Bank Parameters** option.
Account No	[Display] This field displays the account number to which the instrument was issued.
Originating Brn	[Display] This field displays the branch from where the instrument was originated or issued.
Status	[Display] This field displays the status of the instrument whether the instrument is paid or outstanding or lost.
Drawee Bank	[Display] This field displays the name of the drawee bank.
Amount	[Display] This field displays the instrument amount.

Field Name	Description
Drawee Bank	[Display] This field displays the code of the drawee bank.
Liquidated Brn	[Display] This field displays the branch from where the instrument was liquidated, if it was paid out.
Liquidation Date	[Display] This field displays the date of liquidation of the instrument.
Issue Mode	[Display] This field displays the mode of issue, whether issued from branch, through standing instruction, batch upload, etc.
Dormancy Date	[Display] This field displays the dormancy date.
Issuer User Id	[Display] This field displays the user who has issued the instrument. This would typically be the teller name for branch issue and **SYSTEM** for **EOD** issue.
Unclaimed Date	[Display] This field displays the date of transfer, if the instrument was marked as unclaimed and transferred out.
Name	[Display] This field displays the beneficiary name.
Cust IC	[Display] This field displays the customer IC.
Address1	[Display] This field displays the beneficiary address details.
Address2	[Display] This field displays the beneficiary address details.
Address3	[Display] This field displays the beneficiary address details.
Payee Branch	[Display] This field displays the code of the payee bank.
Original MICR No	[Display] This field displays the original MICR number of the instrument.

Field Name	Description
Original Routing No	[Display] This field displays the original routing number of the instrument.
Indemnity Details	[Display] This field displays the indemnity details of the instrument.
Narrative	[Display] This field displays the default narration, based on the transaction.

9. Click the **Close** button.

STM71 - Unmatched DHN Blacklist Customer Deletion

The bank receives a file from **Central Bank**, which contains DHN blacklist customers, for the cheque returns due to NSF, originated from all other banks. **FLEXCUBE** matches the data based on the tax ID of the customer or customer name and date of birth and marks as external DHN blacklist.

The DHN expiry date which is part of the inward file received is also updated in **FLEXCUBE**. The unmatched DHN **Blacklist Customer Deletion** option is used to enquire/delete records from the unmatched DHN external blacklist table.

Definition Prerequisites

- 8053 - Customer Addition
- 8051 - CASA Account Opening

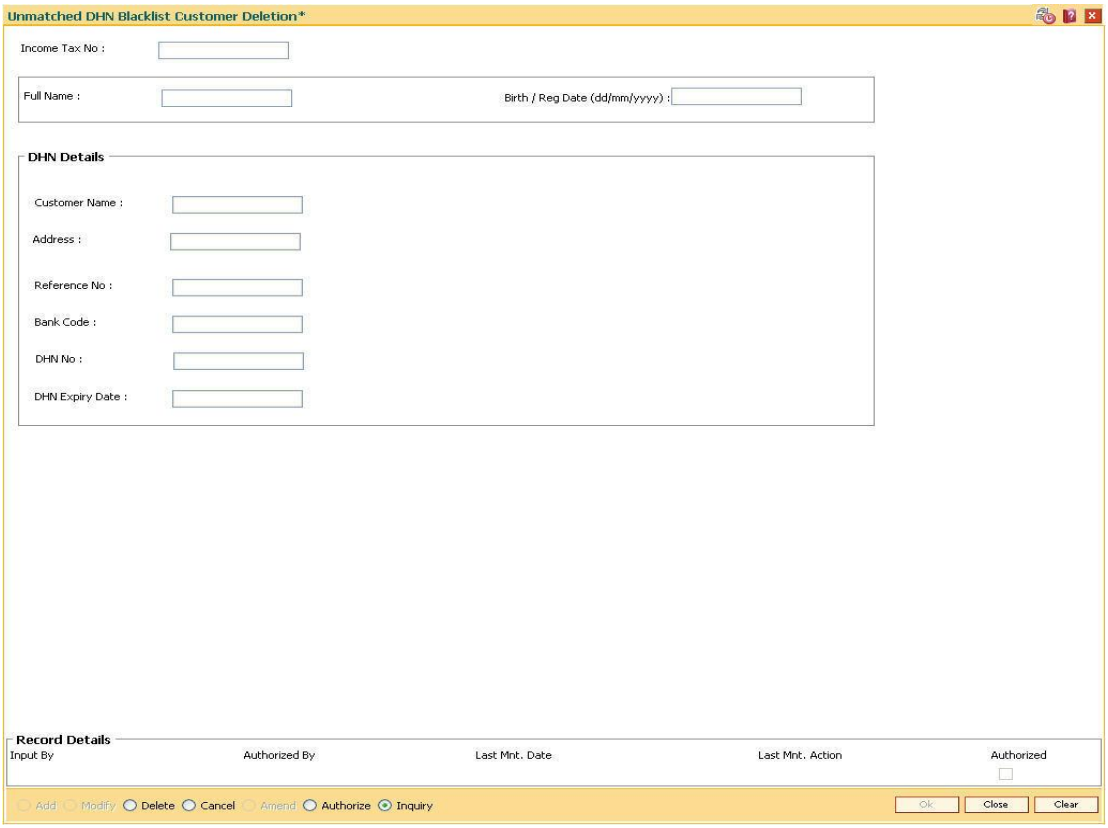
Modes Available

Delete, Cancel, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To delete unmatched DHN blacklist customer

1. Type the fast path **STM71** and click **Go** or navigate through the menus to **Global Definitions > Clearing > Unmatched DHN Blacklist Customer Deletion**.
2. The system displays the **Unmatched DHN Blacklist Customer Deletion** screen.

Unmatched DHN Blacklist Customer Deletion



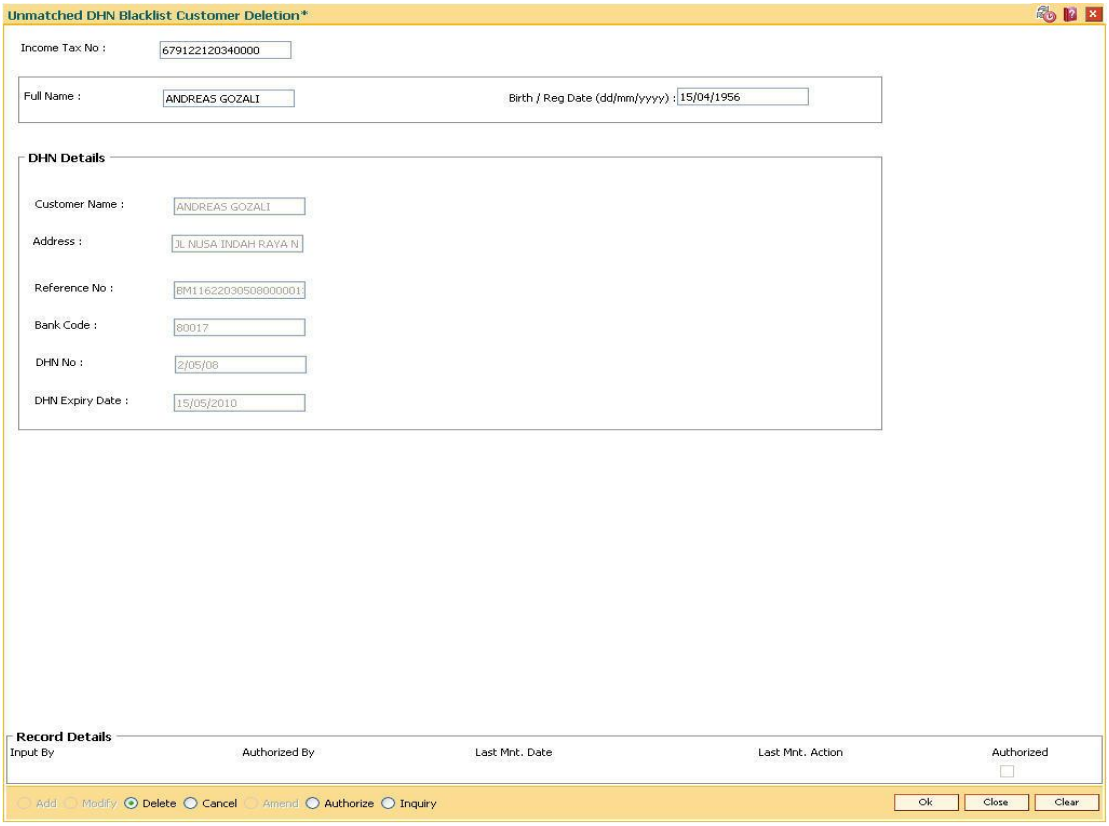
Field Description

Field Name	Description
Income Tax No	[Conditional, Numeric, 15] Type the income tax number. This field is disabled if data is entered in the **Full Name** field.
Full Name	[Conditional, Alphanumeric, 40] Type the customer full name. This field is disabled if data is entered in the **Income Tax No.** field.
Birth / Reg Date (dd/mm/yyyy)	[Conditional, dd/mm/yyyy] Type the date of birth after entering the full name in the adjacent field. This field is disabled if data is entered in the **Income Tax No.** field.
DHN Details	
Customer Name	[Display] This field displays the customer name.

Field Name	Description
Address	[Display] This field displays the address of the customer.
Reference No	[Display] This field displays the reference number.
Bank Code	[Display] This field displays the bank code.
DHN No	[Display] This field displays the DHN number.
DHN Expiry Date	[Display] This field displays the DHN expiry date.

3. Click the **Delete** button.
4. Enter the income tax number and press the **<Tab> or <Enter>** key.
   OR
   Enter the full name and the birth/reg date and press the **<Tab> or <Enter>** key.
5. The system displays the DHN details.

Unmatched DHN Blacklist Customer Deletion



6. Click the **Ok** button.
7. The system displays the message "Record Deleted... Authorisation Pending..". Click the **Ok** button.
8. The unmatched DHN blacklist customer is deleted once the record is authorized.

EC005 - ECS Cutoff Marking Maintenance

Using this option, you can perform ECS cutoff marking for the centralized clearing branches. Based on the check box selected cutoff is marked for clearing or non clearing branches. After the cutoff is marked, none of the ECS transactions will be allowed to be passed through scanning. If the cutoff is not marked by the clearing system before EOD, then it will be automatically marked in the EOD.

Note: This option is accessible through the supervisor login ID.

Definition Prerequisites

- STM50 - Clearing Branch - Cross Reference

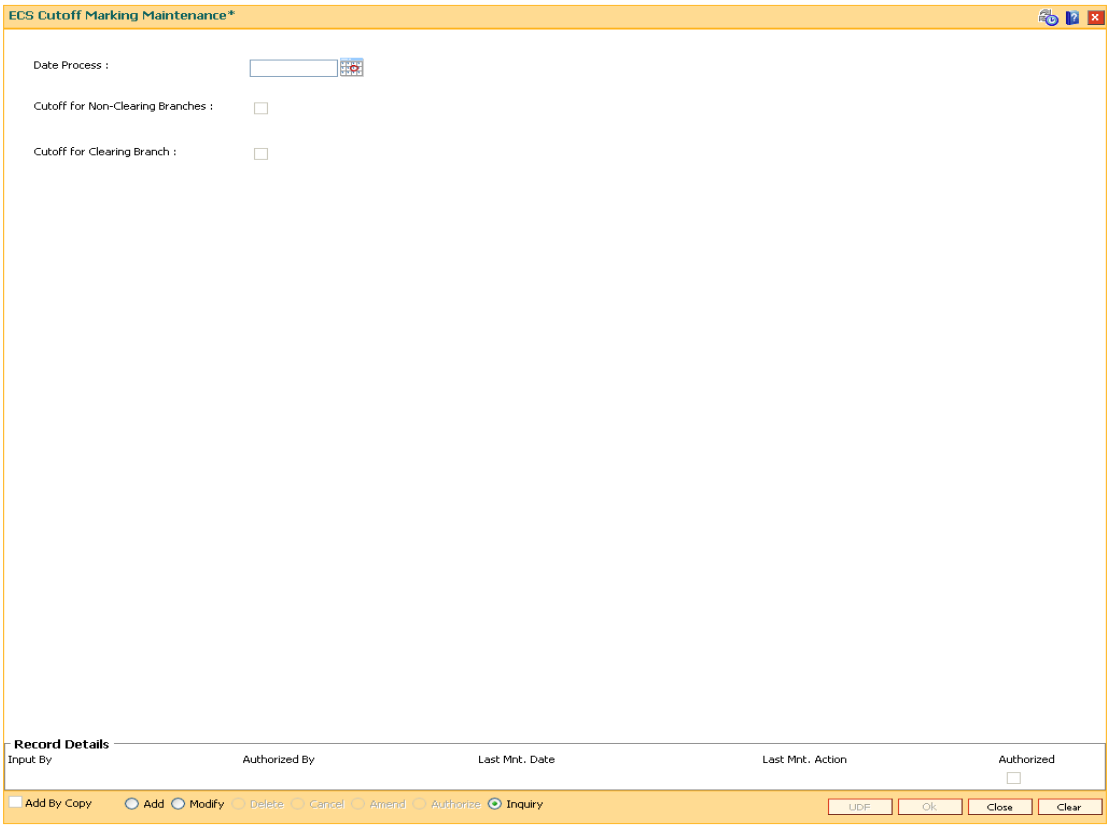
Modes Available

Add By Copy, Add, Modify, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To maintain ECS cutoff marking for clearing branch

1. Type the fast path **EC005** and click **Go** or navigate through the menus to **Global Definitions > Clearings > ECS Cutoff Marking Maintenance**.
2. The system displays the **ECS Cutoff Marking Maintenance** screen.

ECS Cutoff Marking Maintenance

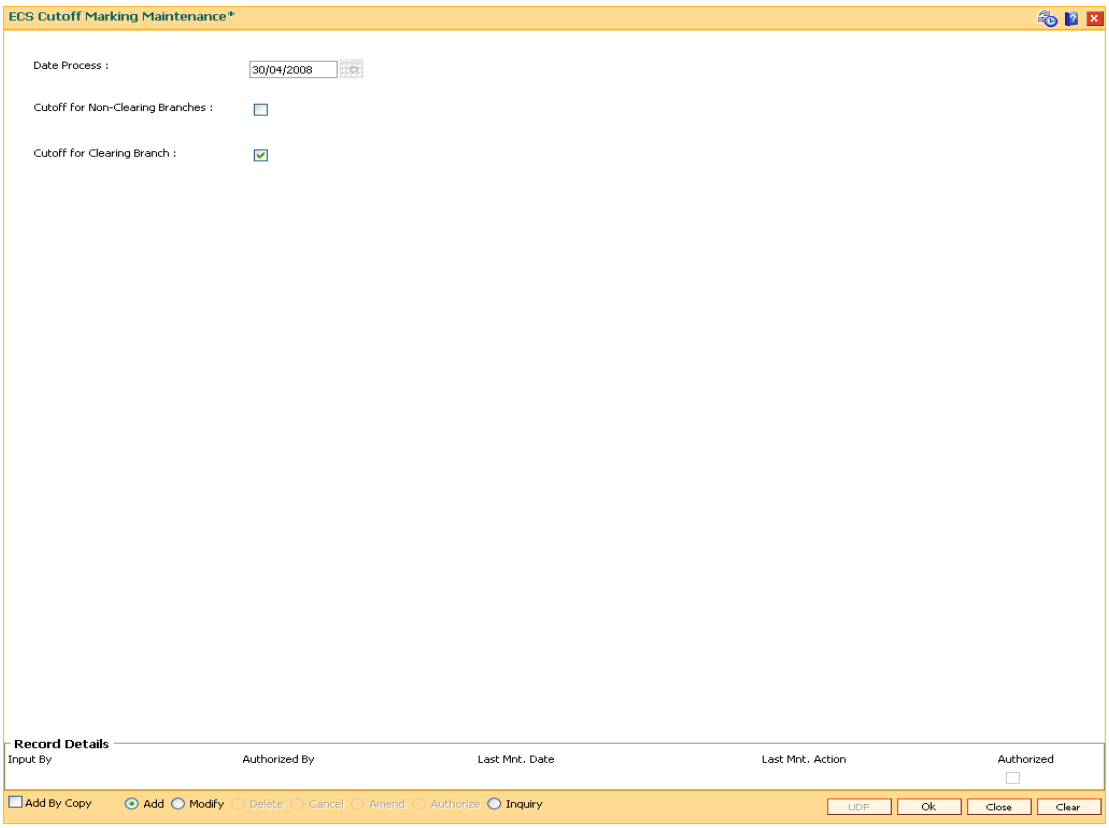


Field Description

Field Name	Description
Date Process	[Display] This field displays the current process date.
Cutoff for Non-Clearing Branches	[Optional, Check Box] Select this check box if the ECS cutoff needs to be marked for all the related non-clearing branches.
Cutoff for Clearing Branch	[Optional, Check Box] Select this check box if the ECS cutoff needs to be marked for the current branch and all the related non-clearing branches.

3. Click the **Add** button.
4. Select the cutoff for non-clearing branches or cutoff for clearing branches check box.

ECS Cutoff Marking Maintenance



5. Click the **Ok** button.
6. The system displays the message "Record Authorized..". Click the **Ok** button.